

Helping people
achieve their
ambitions –
in the right way



Contents

Notes

The term Barclays or Group refers to Barclays PLC together with its subsidiaries. Unless otherwise stated, the income statement analysis compares the year ended 31 December 2014 to the corresponding twelve months of 2013 and balance sheet analysis as at 31 December 2014 with comparatives relating to 31 December 2013. The abbreviations '£m' and '£bn' represent millions and thousands of millions of Pounds Sterling respectively; and the abbreviations '\$m' and '\$bn' represent millions and thousands of millions of US Dollars respectively.

The comparatives have been restated to reflect the implementation of the Group structure changes and the reallocation of elements of the Head Office results under the revised business structure. These restatements were detailed in our announcement on 10 July 2014, accessible at barclays.com/barclays-investor-relations/results-and-reports. Balance sheet comparative figures have also been restated to adopt the offsetting amendments to IAS 32, *Financial Instruments: Presentation*.

Adjusted profit before tax, adjusted attributable profit and adjusted performance metrics have been presented to provide a more consistent basis for comparing business performance between periods. Adjusting items are considered to be significant but not representative of the underlying business performance. Items excluded from the adjusted measures are: the impact of own credit; goodwill impairment; provisions for Payment Protection Insurance and claims management costs (PPI) and interest rate hedging redress; gain on US Lehman acquisition assets; provision for ongoing investigations and litigation relating to Foreign Exchange; loss on announced sale of the Spanish business; and Education, Social Housing, and Local Authority (ESHLA) loan valuation revision. As management reviews adjusting items at a Group level, results by business are presented excluding these items. The reconciliation of adjusted to statutory performance is done at a Group level only.

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 barclays.com/results.

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, and respect to certain of the Group's plans and its current goals and expectations relating to its future financial condition and performance. Barclays cautions readers that no forward-looking statement is a guarantee of future performance and that actual results 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 regarding the Group's future financial position, income growth, assets, impairment charges and provisions, business strategy, capital, leverage and other regulatory ratios, payment of dividends (including dividend pay-out ratios), projected levels of growth in the banking and financial markets, projected costs or savings, original and revised commitments and targets in connection with the Transform Programme and Group Strategy Update, run-down of assets and businesses within Barclays Non-Core, 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 (IFRS), 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, 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 the Group; the potential for one or more countries exiting the Eurozone; the impact of EU and US sanctions on Russia; the implementation of the Transform 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, and expectations set forth in the Group's forward-looking statements. Additional risks and factors are identified in our filings with the SEC including our Annual Report on Form 20-F for the fiscal year ended 31 December 2013, which are available on the SEC's website at sec.gov and in our Annual Report for the fiscal year ended 31 December 2014, which is available on the Barclays Investor Relations website at barclays.com/investorrelations.

Any forward-looking statements made herein speak only as of the date they are made and it should not be assumed that they have been revised or updated in the light of new information or future events. Except as required by the Prudential Regulation Authority, the Financial Conduct Authority, the London Stock Exchange plc (the LSE) or applicable law, Barclays expressly disclaims any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements contained herein to reflect any change in Barclays' expectations with regard thereto or any change in events, conditions or circumstances on which any such statement is based. The reader should, however, consult any additional disclosures that Barclays has made or may make in documents it has published or may publish via the Regulatory News Service of the LSE and/or has filed or may file with the SEC, including the 2014 20-F.

Approach	02
Citizenship Plan Progress Summary	03
Global Reporting Initiative G4 table	05
KPMG Assurance Statement	32
Appendix: Balanced Scorecard (Citizenship) metric definitions	33

Approach

Citizenship Plan Progress Summary

Global Reporting Initiative G4 table

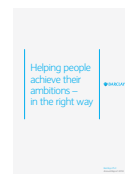
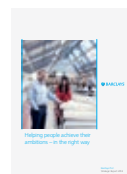
KPMG Assurance Statement

Appendix: Balanced Scorecard (Citizenship) metric definitions

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.

barclays.com/annualreport



Approach

Aligning and integrating reporting

Barclays continues to align and integrate our citizenship disclosures within our overall reporting approach. In 2013, we developed a citizenship reporting process which was informed by and aligned to our financial reporting; with further harmonisation of reporting dates and processes between the Annual Report and Citizenship Report.

In 2014, we moved to further integrate our reporting and now provide key citizenship performance disclosures within our Strategic Report, as part of the Annual Report; and have also reflected principles around integration of relevant citizenship issues in the information on business purpose, value creation and business models in the Strategic Report. We are on a journey towards further integration – both in terms of disclosures but also, more fundamentally, in strategy and performance through our 5Cs framework and Balanced Scorecard barclays.com/about-barclays/balanced-scorecard.html

Citizenship Data Supplement and GRI Index

Moving towards integrated reporting, we will no longer publish a standalone Citizenship Report. Key information is part of our Strategic Report and we provide more information on policies and supporting information on our website at barclays.com/citizenship.

However, we recognise specific stakeholder interest in more detailed technical information and have developed this supplement to provide additional data, act as a guide to supporting information in the Annual Report and other disclosures and continue to align with the Global Reporting Initiative (GRI) framework as set on page 5.

This supplement also includes definitions and measurement methodologies for our key citizenship performance metrics and a statement from our external assurance provider.

Assurance

KPMG LLP undertook a limited assurance engagement over selected citizenship Balanced Scorecard metrics on pages 3 and 4 and the presentation of the description of our materiality process on pages 8 and 9. Refer to their statement on page 32.

Citizenship Plan Progress Summary

The Barclays Citizenship Plan, launched in June 2012 and updated in July 2013, is an evolving set of global commitments which we aim to deliver by the end of 2015. It is organised around three distinct areas: the way we do business, contributing to growth and supporting our communities. A summary of our 2014 performance against the Plan is presented below, providing both year-on-year and cumulative performance against our 2015 targets. Please see Barclays Strategic Report 2014 for an overview of how citizenship aligns with our strategy and key performance measures in the Balanced Scorecard, which includes metrics for citizenship. Further information on performance against the Citizenship Plan, case studies and additional information is available at barclays.com/citizenship.

The way we do business

Plan commitment	Metric ^a	2012	2013	2014	Status	Performance against Plan
1. Implement a global Code of Conduct to set clear and consistent expectations of behaviour	'The Barclays Way' code (% employees attested)	New	85%	▲98% Met annual target	✓	97% (annual)
2. Ensure material business decisions reflect stakeholder considerations	Citizenship Reputation (YouGov survey)	New	4.9/10	▲5.1/10 On track against our 2018 goal based on surveys undertaken in 2014	✓	6.5/10 (2018 target)
3. Proactively manage the environmental, social and governance impacts of our business	Global carbon emissions (tonnes CO ₂ per cent reduction)	New	-9.4% ^b	▲-21.7% Ahead of target	✓	-10% (2015 target)
	Percentage of suppliers paid on time (45 days, by value)	New	83%	▲85% On track to meet 2015 target, expanded global coverage	✓	85% (2015 target)
4. Be market leading on transparency – being as open as possible about how we do business	No suitable high-level metric available to capture range of transparency initiatives across product, market and corporate reporting			We are committed to being an open and transparent organisation and continue to work towards this goal. In 2014, we increased disclosures on key topics including country-by-country reporting and public policy engagement. Please refer to our website for more information. Further information on public policy activity is available at barclays.com/citizenship/reports-and-publications/public-policy.html We also continued to voluntarily report sustainability performance data for a number of performance indices and benchmarks, including Dow Jones Sustainability Index, Business in the Community Corporate Responsibility Index, Carbon Disclosure Project and FTSE4Good. Further information on 2014 Indices and Benchmarks is available at barclays.com/citizenship/our-approach/key-facts-and-figures.html		
5. Minimise our broader systemic risk to the economy and society	No suitable high-level metric to track activity across Resolution and Recovery Planning.			We continue to refine our Resolution and Recovery Plans working with relevant authorities. Please see the Annual Report for more information.		

Notes

▲ Within KPMG's limited assurance scope. Please see page 32.

a Balanced Scorecard (Citizenship) metric definitions presented in the Appendix.

b Adjusted from 2013 Citizenship Report. See G4-22 on page 10 for details.

Citizenship Plan Progress Summary

Contributing to growth

Plan commitment	Metric ^a	2012	2013	2014	Status	Cumulative performance against 2015 Plan ^b
6. Leverage our products, capital, networks and expertise to drive sustainable progress	New and renewed lending to households	£33.4bn	£34bn	▲£40.3bn On track to meet 2015 target	✓	£107.7bn/ £150bn
	New and renewed lending to SMEs	£11.1bn	£13.4bn	▲£14.0bn On track to meet 2015 target, lending grew in 2013 and 2014	✓	£38.5bn/ £50bn
	Assist in raising financing for businesses and governments	£830bn	£840bn	▲£817bn Exceeded the 2015 plan target	✓	£2,487bn/ £2,000bn
7. Help more businesses to start-up and grow	Number of participants at SME support events	36,000	59,000	64,700 Ahead of target due to increased activity in Africa	✓	159,700/ 120,000
8. Improve youth employability	Number of apprenticeships at Barclays	699 ^c	534 ^c	▲501 On track to meet 2015 commitment on 2,000 apprenticeships in the UK	✓	1,734/2,000

Supporting our communities

Plan commitment	Metric	2012	2013	2014	Status	Cumulative performance against 2015 Plan
9. Deliver £250m of investment in the community	Investment in community	£64.5m	£72m	▲£62.4m On track to meet 2015 target	✓	£198.9m/ £250m
10. Help build the enterprise, employability or financial skills of five million 10-35 year olds	Number of 10-35 year olds supported in building skills	1.21m	1.22m	1.76m On track to meet 2015 target	✓	4.19/5m

Notes

▲ Within KPMG's limited assurance scope. Please see page 32.

a Balanced Scorecard (Citizenship) metric definitions presented in the Appendix.

b Cumulative performance against 2015 Plan targets to date: 2012-2014.

c Adjusted from 2013 Citizenship Report. See G4-22 on page 10 for details.

Global Reporting Initiative G4 table

Barclays' disclosures have been prepared in accordance with the Core option of the Global Reporting Initiative G4 Guidelines and we have self-declared reporting against Global Reporting Initiative (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 first year reporting using the G4 framework, although we have reported using GRI G3.1 in prior years. 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 globalreporting.org/reporting/g4 for full indicator descriptions.

We will continue to refine our citizenship reporting against appropriate frameworks over the coming years.

GRI Content Index

General Standard Disclosures

GRI Aspect

1. Strategy and analysis	06
2. Organisational profile	06
3. Identified material aspects and boundaries	07
4. Stakeholder engagement	11
5. Report profile	13
6. Governance	13
7. Ethics & integrity	14

Specific Standard Disclosures*

Economic	15
1. Economic performance	16
2. Indirect economic impacts	17
Environmental	18
1. Materials	19
2. Energy	19
3. Water	19
4. Emissions	20
5. Effluents and waste	21
6. Products and services	21
7. Compliance	21
Social	22
1. Labour practices and decent work	22
2. Human rights	21
3. Society	23
4. Product responsibility	26

*(including Financial Services Sector Disclosures document)

Within this document we reported 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.

-  Fully reported
-  Partially reported
-  Not reported

General Standard Disclosures

Strategy and analysis

Indicator requirement	Disclosure	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.	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 2014.	

Organisational profile

Indicator requirement	Disclosure	Status
G4-3 Report the name of the organisation.	Barclays PLC	
G4-4 Report the primary brands, products and services.	Our services are described on pages 9-10 of the Annual Report. Further details can be found on our website at barclays.com .	
G4-5 Report the location of the organisation's headquarters.	1 Churchill Place, London E14 5HP United Kingdom	
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.	We operate in over 50 countries around the world. barclays.com/products-services.off.html	
G4-7 Report the nature of ownership and legal form.	PLC (public limited company).	
G4-8 Report the markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries).	We serve most sectors across 50 countries. The types of customers and the services we offer to each of them are described on page 7 of the Annual Report.	
G4-9 Report the scale of the organisation.	Barclays is a major global financial services provider engaged in personal banking, credit cards, corporate and investment banking, and wealth and investment management with an extensive international presence in Europe, the Americas, Africa and Asia. With over 300 years of history and expertise in banking, Barclays operates in over 50 countries and employs approximately 132,000 people. Barclays moves, lends, invests and protects money for customers and clients worldwide.	
G4-10 Workforce	Please see the People section on page 74 of the Annual Report 2014, which provides detailed information on employee statistics and workforce programmes.	
G4-11 Report the percentage of total employees covered by collective bargaining agreements.	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)	
G4-12 Describe the organisation's supply chain.	With suppliers from more than 41 countries, we have a diverse supply chain that helps us to deliver a 'Go-To' experience for all our customers, clients and colleagues. These suppliers provide services including retail operations, facilities management, technology and a broad range of professional services. Our diverse supply base includes start-ups, small and medium-sized businesses, 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. barclays.com/citizenship/our-approach/policy-positions.html	

Approach

Citizenship Plan Progress Summary





Global Reporting Initiative G4 table

KPMG Assurance Statement



Appendix: Balanced Scorecard (Citizenship) metric definitions

General Standard Disclosures

Organisational profile continued

Indicator requirement	Disclosure	Status
<p>G4-13 Report any significant changes during the reporting period regarding the organisation's size, structure, ownership or its supply chain, including:</p> <ul style="list-style-type: none"> 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 	<p>Barclays has been repositioned, simplified and rebalanced to improve returns significantly. We intend to be a focused international bank with four Core businesses, operating only in areas where we have capability, scale and competitive advantage.</p> <p>Details of the Strategic Review and Group structure can be found on page 10 of the Annual Report.</p> <p>There have been no other significant changes to the organisation during the reporting year.</p>	
<p>G4-14 Report whether and how the precautionary approach or principle is addressed by the organisation.</p>	<p>In 2014, we reviewed 302 transactions for environmental or social impacts. Refer to page 27 of this document for details.</p>	
<p>G4-15 List externally developed economic, environmental and social charters, principles, or other initiatives to which the organisation subscribes or which it endorses.</p>	<ul style="list-style-type: none"> 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). 	
<p>G4-16 List memberships of associations (such as industry associations) and national or international advocacy organisations in which the organisation:</p> <ul style="list-style-type: none"> Holds a position on the governance body Participates in projects or committees Provides substantive funding beyond routine membership dues Views membership as strategic 	<ul style="list-style-type: none"> Banking Environment Initiative Equator Principles Business in the Community United Nations Environment Programme Finance Initiative (UNEP FI) Thun Group Business for Social Responsibility (BSR). <p>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</p>	

Identified material aspects and boundaries

Indicator requirement	Disclosure	Status
<p>G4-17 List all entities included in the organisation's consolidated financial statements or equivalent documents.</p> <p>Report whether any entity included in the organisation's consolidated financial statements or equivalent documents is not covered by the report.</p>	<p>Unless otherwise stated, the report covers all of Barclays' global operations, including:</p> <ul style="list-style-type: none"> Personal and Corporate Bank Investment Bank Africa Banking Barclaycard Barclays Non-Core. <p>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 – barclays.com/citizenship/reports-and-publications/country-snapshot.html</p>	
<p>G4-18 Explain the process for defining the report content and the Aspect Boundaries.</p> <p>Explain how the organisation has implemented the Reporting Principles for Defining Report Content.</p>	<p>See below</p>	

General Standard Disclosures

Identified material aspects and boundaries continued

Materiality process description^Ω

1. Background

We want to focus on specific citizenship topics that are important to our stakeholders and strategically significant to both our business performance and the execution of our strategy. Therefore, we are using the Principle of Materiality as defined by the GRI to determine the relevant topics that should inform our strategy and our reporting practices. The principle states the report should cover aspects that “reflect the organisation’s significant economic, environmental and social impacts or substantively influence the assessments and decisions of stakeholders”. Previous stakeholder engagement sessions inspired our current citizenship strategy and the underlying 2015 Citizenship Plan designed to achieve that strategy. In 2013, we introduced the Balanced Scorecard based on our 5 Cs (Customer and Client, Colleague, Citizenship, Conduct and Company), of which the Citizenship Scorecard is designed to report in detail on progress against the commitments and targets within our 2015 Citizenship Plan. At the time, the main message from external stakeholders was that we need to:

- Further define the citizenship vision, ambition and strategy;
- Integrate them into Core business;
- Introduce levers for driving performance and impact; and
- Improve partnerships and collaboration.

The Board Conduct, Operational and Reputational Risk (BCORR) Committee, the Citizenship Leadership Council and the Executive Committee are responsible for aligning the citizenship strategy and the wider business strategy.

2. 2014 process for defining report content and aspect boundaries

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. No topics were removed in 2014 but we have regrouped and recategorised some topics in response to stakeholder queries and in order to provide a better fit with GRI aspects (e.g. transparency and public policy engagement have been grouped into ethical behaviour, restructuring into ethical behaviour and employee engagement and capital leverage into financial performance, and risk to the economy).

In 2014, we followed the GRI G4 materiality process as described in the G4 Sustainability Reporting Guidelines.

2.1. Identification of material relevant topics

Over the past two years, Barclays conducted several engagement sessions with external stakeholders. The aim was to inspire the Citizenship Strategy post-2015. See G4-24 to G4-27 for more details on stakeholder identification, engagement and inclusiveness.

Additionally, we used publically available information to inspire relevant topics. This includes the Sustainability Accounting Standards Board (SASB) financial issues table, the GRI table, as well as available materiality analysis of our peers.

During 2014 an internal workshop was organised in order to bring together and prioritise all previous findings. It involved representatives from different parts of the business, chosen for their specialised knowledge of different stakeholder groups (including Group Strategy, Investor Relations, HR, Insights and Research, Citizenship, Reputation Risk and Environmental Risk). Special attention was also taken to achieve representation of as many business units and geographical areas as possible, such as Africa Banking, the Personal and Corporate Bank, etc. This work resulted in the initial identification of 23 relevant topics (see section below for details), which then underwent a prioritisation process.

2.2. Prioritisation of relevant topics

The relevant topics were prioritised in the internal workshop according to 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. 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.

^Ω Within KPMG’s limited assurance scope. Please see page 32.

General Standard Disclosures

Identified material aspects and boundaries continued

The diagram below sets out material topics as identified by the Global Reporting Initiative process described above and provides a signpost to where further information can be found in the Annual Report, in this supplement and other disclosures such as the 2014 Country Snapshot. Topics identified in the shaded area are discussed in detail in the 2014 disclosures but we do provide additional information on topics such as supply chain and health and safety on our website at barclays.com/citizenship.

Note: topics in bold are addressed in detail in the Annual Report

Highly significant • Focus across all core stakeholder groups • Issues relevant across geographies	Access to financial services Affordable and responsible lending Environmental and social products/solutions Climate change and GHG emissions Indirect environmental impacts	Financial performance Risk to the financial system Regulatory compliance Governance, conduct and culture Remuneration	
	Responsible employee engagement, including employability, recruitment, training and retention Diversity and inclusion Start-ups and SME lending Stakeholder engagement and transparency Reputation Risk Management Community investment Financial literacy and youth skills	Customer satisfaction Data protection and confidentiality Taxation	
	Significant • Focus for one or two key stakeholder groups	Sustainable supply chain Occupational Health and Safety Direct environmental impacts other than GHG emissions	
	Significant • Relevant for specific business activities	Importance to Barclays	Highly significant • Group-wide significance • Strategic relevance for long-term performance

2.3. 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, such as legal, conduct, tax, financial performance and financial crime.

Finally, we have obtained additional external advice of the process by the global non-profit business network dedicated to sustainability BSR who was present at the final workshop and assessed the outcome of the process against their industry knowledge, GRI standards and a set of peers chosen for their performance in materiality assessments.

2.4. Report content

The final output of the materiality process has fed into the planning stages of our Annual Report. A Reporting Steering Committee was set up which was supported by a number of Working Groups (including Risk, Remuneration, Finance, Strategic Report, Citizenship and Investor Relations). These groups worked closely together to define the content of the report. Members of several of these groups were participants at the internal materiality workshop and the results were communicated by the Citizenship Working Group as part of their contribution. In addition to informing the content, it has helped us scope the Citizenship Balanced Scorecard and Citizenship Plan, including the 3 pillars.

The report content and GRI table have been approved by senior management and Board Committees.

2.5. Review



We have 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 32 of this supplement.

Going forward, we will review this matrix on an annual basis.

Indicator requirement	Disclosure	Status
G4-19 List all the material Aspects identified in the process for defining report content.	Refer to G4-18	Ω
G4-20 For each material Aspect, report the Aspect Boundary within the organisation.	Refer to Appendix 1	Ω
G4-21 For each material Aspect, report the Aspect Boundary within the organisation.	Refer to Appendix 1	Ω

General Standard Disclosures

Identified material aspects and boundaries continued

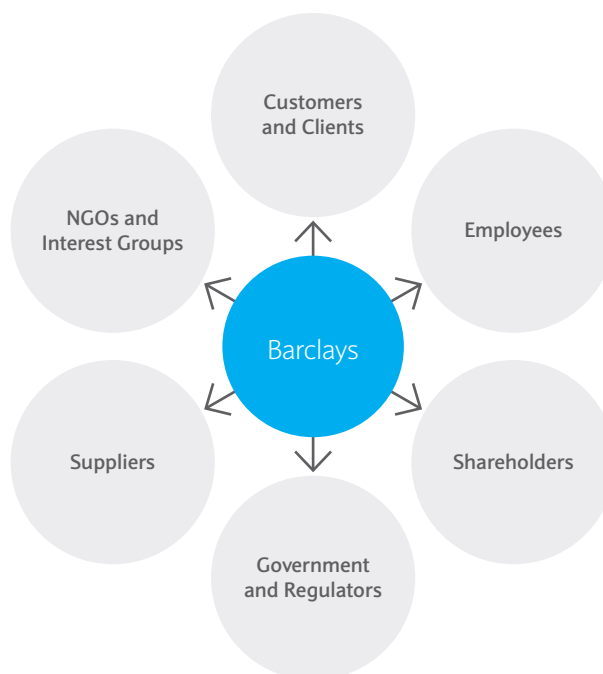
<p>G4-22 Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.</p>	<p>Environmental data Barclays' data collection processes are continuous, and each year we report the most accurate data then available for the baseline and subsequent years. This can lead to restatements of previously reported data if data quality improves, more data is available or updated CO₂ emission factors are applied.</p> <p>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 accurate data now being available which led to replacements of estimates with actual data for 2012 and 2013. In 2014, we have also aligned to the latest carbon conversion factors as released by the GHG Protocol.</p> <p>The following restatements apply this year to previously reported 2013 and 2012 data:</p> <table border="1"> <thead> <tr> <th>Metric</th> <th>2013 old (2013 Citizenship Report)</th> <th>2013 new (2014 Annual Report)</th> <th>2012 old (2013 Citizenship Report)</th> <th>2012 new (2014 Annual Report)</th> </tr> </thead> <tbody> <tr> <td>Energy (MWh)</td> <td>1,461,831</td> <td>1,506,075</td> <td>1,504,774</td> <td>1,594,023</td> </tr> <tr> <td>Carbon (tCO₂e)</td> <td>961,960</td> <td>968,781</td> <td>1,014,330</td> <td>1,060,442</td> </tr> <tr> <td>Carbon (tCO₂e) per cent reduction</td> <td>-5.2%</td> <td>-9.4%</td> <td>-</td> <td>-</td> </tr> <tr> <td>Paper usage (tonnes)</td> <td>4,224</td> <td>4,283</td> <td>4,253</td> <td>4,282</td> </tr> <tr> <td>Total water withdrawal by source (m³)</td> <td>1,302,745</td> <td>1,436,305</td> <td>1,391,901</td> <td>1,482,404</td> </tr> <tr> <td>Total water withdrawal by source (coverage)</td> <td>39%</td> <td>44%</td> <td>44%</td> <td>47%</td> </tr> </tbody> </table> <p>Number of apprenticeships at Barclays A thorough review of our apprenticeship systems revealed errors in the numbers reported in 2012 and 2013. Consequently the following restatements apply this year to previously reported 2013 and 2012 data:</p> <table border="1"> <thead> <tr> <th>Metric</th> <th>2013 old (2013 Citizenship Report)</th> <th>2013 new (2014 Annual Report)</th> <th>2012 old (2013 Citizenship Report)</th> <th>2012 new (2014 Annual Report)</th> </tr> </thead> <tbody> <tr> <td>Apprenticeships</td> <td>667</td> <td>534</td> <td>486</td> <td>699</td> </tr> </tbody> </table>	Metric	2013 old (2013 Citizenship Report)	2013 new (2014 Annual Report)	2012 old (2013 Citizenship Report)	2012 new (2014 Annual Report)	Energy (MWh)	1,461,831	1,506,075	1,504,774	1,594,023	Carbon (tCO ₂ e)	961,960	968,781	1,014,330	1,060,442	Carbon (tCO ₂ e) per cent reduction	-5.2%	-9.4%	-	-	Paper usage (tonnes)	4,224	4,283	4,253	4,282	Total water withdrawal by source (m ³)	1,302,745	1,436,305	1,391,901	1,482,404	Total water withdrawal by source (coverage)	39%	44%	44%	47%	Metric	2013 old (2013 Citizenship Report)	2013 new (2014 Annual Report)	2012 old (2013 Citizenship Report)	2012 new (2014 Annual Report)	Apprenticeships	667	534	486	699	
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<p>G4-23 Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.</p>	<p>There were no significant changes from previous reporting periods in the Scope and Aspect Boundaries.</p>																																														

General Standard Disclosures

Stakeholder engagement

Indicator requirement	Disclosure	Status
G4-24 Provide a list of stakeholder groups engaged by the organisation.	See below	✓
G4-25 Report the basis for identification and selection of stakeholders with whom to engage.	See below	✓
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.	See below	✓

Barclays key stakeholder groups



Establishing an ongoing dialogue with key stakeholders is an important part of our approach. We connect with stakeholders to share information about our business and strategy, to develop our citizenship priorities and provide updates on performance, as well as open doors for collaboration and pursuit of common goals. We want to focus on areas that are important to our stakeholders and are strategically aligned to both our business performance and broader social impact.

During 2014, Barclays continued to engage with all its key stakeholders on a regular basis, including representatives from non-governmental organisations (NGOs), think tanks, corporate clients, academia, government organisations, investors, consumer groups and industry bodies.

Indicator requirement	Disclosure	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.	See below	✓

General Standard Disclosures

Stakeholder engagement continued

Stakeholder group	Issues identified	Our response
Customers and clients	<ul style="list-style-type: none"> Customer service enhancements Complaints Individual and SME support through the provision of credit Transparency and accessibility of products and services 	<ul style="list-style-type: none"> Building a 'Go-To' bank is focused on keeping customers and clients at the heart of what we do. In 2014, we completed some major customer service enhancements. We continue to be a major provider of personal and housing finance, bringing innovative banking solutions for families across the world We contribute to growth through our lending and advisory support to SMEs Please see the Strategic Report 2014 for information With a view to continually improving banking experience with us, we gather and publish complaints data. barclays.com/citizenship/reports-and-publications/uk-complaints-data.html
Employees	<ul style="list-style-type: none"> Culture and values Diversity and inclusion Training and development 	<ul style="list-style-type: none"> 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, please see page 74 of the Annual Report for information In 2014, we continued our efforts to increase the proportion of women in senior roles barclays.com/citizenship/the-way-we-do-business/diversity-and-inclusion.html Robust training and development initiatives allow us to recruit and retain top talent
Shareholders	<ul style="list-style-type: none"> Financial performance Strategic review Capital and leverage 	<ul style="list-style-type: none"> 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' 2014 financial performance, please see the Annual Report 2014 Detailed information on Investor Relations is presented barclays.com/barclays-investor-relations.html
Suppliers	<ul style="list-style-type: none"> Prompt payments Diversity and inclusion Our sustainability expectations of suppliers 	<ul style="list-style-type: none"> We see our suppliers as an extension of our business and key in helping us become the 'Go-To' bank In 2014, we continued to promote prompt payment to suppliers across the Group and track this metric under our Balanced Scorecard We are committed to supplier diversity and further development of our supply chain in line with best sustainability practice. barclays.com/citizenship/our-approach/policy-positions.html
Government and regulators	<ul style="list-style-type: none"> Regulatory reforms Conduct and compliance 	<ul style="list-style-type: none"> Being a global systemically important financial institution, our priority is to promptly respond and keep pace with the regulatory changes Barclays supported the creation of a banking code of conduct governed by a body to oversee standards, with a Register of Approved Bankers Further information on public policy activity is available on our website barclays.com/citizenship/reports-and-publications/public-policy.html
Non-governmental organisations and interest groups	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> We believe that by engaging with NGOs and interest groups we improve our public disclosures and maintain greater overall transparency. In 2014, we continued to engage with our stakeholders through dialogue days, debates and forums As a member of the Equator Principles and the UN Environment Programme Finance Initiative, we continued to apply a stringent risk management approach to project finance and other transactions, and contributed 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.

Approach

Citizenship Plan Progress Summary

Global Reporting Initiative G4 table

KPMG Assurance Statement

Appendix: Balanced Scorecard (Citizenship) metric definitions

General Standard Disclosures

Report profile

Indicator requirement	Disclosure	Status
G4-28 Reporting period (such as fiscal or calendar year) for information provided.	Year ended 31 December 2014.	
G4-29 Date of most recent previous report (if any).	In 2014, we moved to further integrate our reporting and provide key citizenship performance information within our Strategic Report, as part of the Annual Report. 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 barclays.com/barclays-investor-relations/results-and-reports/annual-reports.html ; for Citizenship reports please see barclays.com/citizenship/our-approach/our-archive.html The most recent previous reports relate to the year ended 31 December 2013.	
G4-30 Reporting cycle (such as annual, biennial).	Annual.	
G4-31 Provide the contact point for questions regarding the report or its contents.	Citizenship@barclays.com.	
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.	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.	
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.	Selected Barclays citizenship disclosures are independently assured by KPMG. See page 32 for further detail. Barclays Citizenship Leadership Council reviews citizenship assurance engagements and detailed results and recommendations on an annual basis.	

Governance

Indicator requirement	Disclosure	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.	Barclays Corporate Governance Report and Directors' Report sets out the governance structure and further detail on the Board of Directors and Board committees. Environmental, social and reputational issues form part of the remit of the Board Conduct, Operational and Reputational Risk Committee (BCORR). The Committee's report for 2014 is available on page 52 of the Annual Report.	

Approach

Citizenship Plan Progress Summary






Global Reporting Initiative G4 table

KPMG Assurance Statement


Appendix: Balanced Scorecard (Citizenship) metric definitions

General Standard Disclosures

Governance continued


Indicator requirement	Disclosure	Status
<p>G4-51</p> <p>a. Report the remuneration policies for the highest governance body and senior executives for the below types of remuneration:</p> <ul style="list-style-type: none"> ▪ Fixed pay and variable pay ▪ Performance-based pay ▪ Equity-based pay ▪ Bonuses ▪ Deferred or vested shares <p>Sign-on bonuses or recruitment incentive payments</p> <p>Termination payments</p> <p>Clawbacks</p> <p>Retirement benefits, including the difference between benefit schemes and contribution rates for the highest governance body, senior executives, and all other employees.</p> <p>b. Report how performance criteria in the remuneration policy relate to the highest governance body's and senior executives' economic, environmental and social objectives.</p>	<p>a. Barclays Directors' remuneration policies and disclosures are available in the 2014 Remuneration Report on pages 77 to 110 in the Annual Report 2014.</p> <p>b. Barclays Balanced Scorecard covers performance across the 5C's including economic, social and environmental objectives.</p> <p>Please see the Strategic Report 2014 for further detail on performance across the 5Cs (Customer and Client, Colleague, Citizenship, Conduct and Company) in the Balanced Scorecard.</p>	
<p>G4-52</p> <p>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.</p>	<p>Please see Barclays Directors' Remuneration Report.</p>	
<p>G4-53</p> <p>Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable.</p>	<p>Please see Barclays Directors' Remuneration Report.</p>	
<p>G4-54</p> <p>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.</p>	<p>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.</p>	
<p>G4-55</p> <p>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.</p>	<p>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.</p>	

Ethics and integrity

Indicator requirement	Disclosure	Status
<p>G4-56</p> <p>Describe the organisation's values, principles, standards and norms of behaviour such as codes of conduct and codes of ethics.</p>	<p>Barclays' values are – respect, integrity, service, excellence and stewardship – and drive everything we do to achieve our ambition of becoming the 'Go-To' bank.</p> <p>The Barclays Way was launched in 2013, replacing a number of existing codes of conduct with one unifying document. The code was updated in 2014 and we launched a revised learning module and attestation process based on an assessment pass requirement to test understanding. As at end 2014, 98% of our colleagues had attested to the Barclays Way (2013: 85%). The Barclays Way is available on our website. barclays.com/citizenship/our-approach/policy-positions.html</p>	

Specific Standard Disclosures

Category: Economic

Indicator requirement	Disclosure	Status
<p>G4-DMA Disclosures on management approach.</p>	<p>A successful, vibrant finance and banking sector is an essential enabler of social and economic progress, growth and development.</p> <p>We focus on three key material aspects in the economic category:</p> <p>(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.</p> <p>Our strategy to deliver economic performance and key financial performance indicators for 2014 are available in the Strategic Report.</p> <p>(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.</p> <p>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.</p> <p>(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:</p> <ul style="list-style-type: none"> ▪ 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 <p>We work in partnership with NGOs and experts to develop high-performing programmes and volunteering opportunities that harness the skills and passion of Barclays' employees. Our donations policy is available on our website barclays.com/citizenship/supporting-communities/reaching-our-goal.html.</p>	<p></p>

Approach

Citizenship Plan Progress Summary

Global Reporting Initiative G4 table

KPMG Assurance Statement

Appendix: Balanced Scorecard (Citizenship) metric definitions

Specific Standard Disclosures

Aspect: Economic performance

Indicator requirement	Disclosure	Status
G4-EC1 Direct economic value generated and distributed.		
<ul style="list-style-type: none"> 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 2014 'Country Snapshot' available online barclays.com/citizenship/reports-and-publications/country-snapshot.html 		

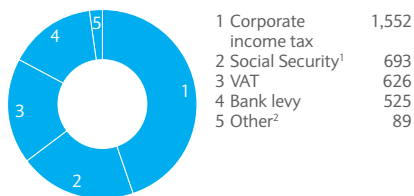
Direct economic value generated and distributed

VALUE GENERATED	2014	2013	2012
Revenues (Total Income)	£25,288m	£27,935m	£25,009m
VALUE DISTRIBUTED			
<i>Shareholders</i>			
Dividends paid to shareholders	£1,057m	£859m	£733m
<i>Government</i>			
Taxes borne ¹	£3,485m	£3,374m	£3,234m
Taxes collected ²	£3,187m	£3,044m	£2,856m
<i>Employees</i>			
Group compensation costs	£8,891m	£9,616m	£9,579m
<i>Communities</i>			
Global investment in our communities	£62.4m	£72m	£64.5m

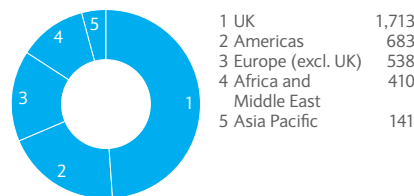
- Taxes borne are the Company's own tax contribution, representing taxes paid or suffered at source by the Company in the year.
- Taxes collected are those collected from employees and customers on behalf of governments. The VAT collected represents Barclays' contribution to the public finances and comprises VAT charged on sales to clients less VAT incurred on costs that Barclays is entitled to recover.

- Tax charts – please see the Country Snapshot 2014 for more information

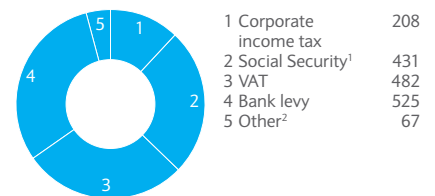
Tax paid globally (£m)



Tax paid by region (£m)



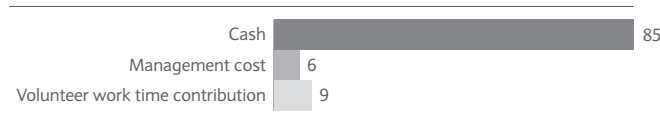
Tax paid in the UK (£m)



- Social Security – includes employer national insurance contributions.
- Other – includes material property taxes.

- Community Investment

Invested in our communities in 2014 (%): £62.4m



- Community investment employee programme participation

Metric	2014
Total unique colleagues participating in Barclays' volunteering fundraising or giving programmes	65,000
Total number of volunteering hours	419,000
Total amount raised and matched through fundraising and giving	£32.19m
Total number of colleagues participating in fundraising	19,000


Specific Standard Disclosures

Aspect: Economic performance continued

- Beneficiary/output and impact figures

Metric	2014
10-35 year olds supported in building skills through our community programmes	1.76m
Number of young people:	
supported in receiving enterprise skills training	249,000
started a business or income-generating activity	24,000
received employment skills or job training	482,000
secured work placements or internships	10,000
achieved employment	15,000
helped with literacy and/or numeracy support	227,000
accessing further education	42,000
receiving financial skills support	1.1m

Aspect: Indirect economic impacts

Indicator requirement	Disclosure	Status
G4-EC8 Significant indirect economic impacts, including the extent of impacts		
<ul style="list-style-type: none"> 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 		

Financing the real economy – Citizenship Plan metrics

	2014	2013	2012
New and renewed lending to households (Citizenship Plan)*	£40.3bn	£34bn	£33.4bn
New and renewed lending to small and medium sized enterprises (SMEs) (Citizenship Plan)*	£14.0bn	£13.4bn	£11.1bn
Assist on raising financing for businesses and governments (Citizenship Plan)*	£817bn	£840bn	£830bn

*Definitions available on page 34.

Supporting small business and enterprise


- As a major bank we are committed to identifying and nurturing the highest potential businesses, those most able to deliver growth and jobs, while still ensuring the wider SME community has the support they need to grow and prosper
- In order to help businesses gain confidence we have provided more than 65,184 people with business advice and support through seminars, tools, clinics and workshops. This consisted of over 22,308 people in the UK and more than 42,876 attendees at small business support seminars, trainings and workshops in South Africa
- Further detail on our entrepreneur support programmes and activity is available at barclays.com/citizenship/contributing-to-growth/entrepreneurs.html

Additional information

- Increasing access to financial services (see page 25)
- Financing social and environmentally beneficial activity (see page 30 and 31)
- Youth skills development programmes (see page 17).

Specific Standard Disclosures

Category: Environmental

Indicator requirement	Disclosure	Status
G4-DMA	<p>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 in Barclays Environmental Sustainability Policy as per the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013, Barclays reports on their greenhouse gas emissions as part of our Annual Directors' Report.</p> <p>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 <i>World Resources Institute/World Business Council for Sustainable Development (WRI/WBCSD) Greenhouse Gas Protocol (GHG): A Corporate Accounting and Reporting Standard, Revised Edition</i>^a.</p> <p>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.</p> <p>Environmental data from travel is reported for business-related travel only, and excludes commuting travel.</p> <p>Reporting period Environmental data for 2014 and 2013 is reported for the periods running from 1 October to 30 September. Environmental data for the periods before that 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.</p>	

Note
 a www.ghgprotocol.org

Approach

Citizenship Plan Progress Summary

Global Reporting Initiative G4 table

KPMG Assurance Statement

Appendix: Balanced Scorecard (Citizenship) metric definitions

Specific Standard Disclosures

Aspect: Materials

Indicator requirement	Disclosure				Status
G4-EN1 Materials used by weight or volume	Paper usage in the year was:				⊖
	2014 data	2014 coverage	2013 data	2013 coverage	
	4,892 tonnes ^a	83%	4,283 tonnes	85%	

Aspect: Energy

Indicator requirement	Disclosure				Omissions	Status
G4-EN3 Energy consumption within the organisation	2014 data	2014 coverage	2013 data	2013 coverage	Does not currently include emissions from the use of courier services.	⊖
	1,355,451 MWh ▲	100%	1,506,075 MWh	100%		

Aspect: Water

Indicator requirement	Disclosure				Status
G4-EN8 Total water withdrawal by source	2014 data	2014 coverage	2013 data	2013 coverage	⊖
	1,310,949 m ³	42%	1,436,305 m ³	44%	

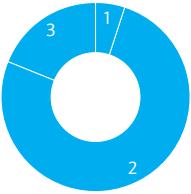
Notes

▲ Within KPMG's limited assurance scope. Please see page 32.

a An increase in global paper consumption was noted in 2014 due to an increase in consumption in South Africa and across the rest of Europe. Coverage has fallen in 2014 due to a reduction in the number of sites reporting paper data in comparison to 2013.

Specific Standard Disclosures

Aspect: Emissions

Indicator requirement	Disclosure	Omissions	Status						
G4-EN15 Direct greenhouse gas emissions (scope 1).	<p>Our scope 1 greenhouse gas emissions are reported on page 71 of the Annual Report.</p> <p>Scope 1 building-related emissions 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, 81% 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.</p> <p>Scope 1 travel-related emissions Travel-related emissions cover 98% of travel, and have an accuracy rate of 95%. The travel-related emissions coverage is based on coverage assumptions from our travel providers and reflects the fact that there may be a small amount of travel that is not captured through our central booking systems. Coverage is calculated on a weighted basis, based on the proportion of the total travel carbon footprint that each travel mode represents and the coverage and accuracy of the different data sets.</p> <p>Total emissions by scope 2014 (tonnes CO₂e)</p>  <table border="1"> <tr> <td>1 Scope 1: Direct combustion of fuels, and company-owned vehicles (from UK and South Africa only, which are most material contributors). Scope 1 excludes fugitive emissions.</td> <td>49,994 ▲</td> </tr> <tr> <td>2 Scope 2: Purchased electricity and steam for own use.</td> <td>655,426 ▲</td> </tr> <tr> <td>3 Scope 3 is limited to emissions from business travel which covers global flights and ground transport from the UK and South Africa. 2014 car hire data also covers the US and India only. Ground transportation data (excluding scope 1 company cars) covers only countries where this type of transport is material and data is available.</td> <td>125,248 ▲</td> </tr> </table>	1 Scope 1: Direct combustion of fuels, and company-owned vehicles (from UK and South Africa only, which are most material contributors). Scope 1 excludes fugitive emissions.	49,994 ▲	2 Scope 2: Purchased electricity and steam for own use.	655,426 ▲	3 Scope 3 is limited to emissions from business travel which covers global flights and ground transport from the UK and South Africa. 2014 car hire data also covers the US and India only. Ground transportation data (excluding scope 1 company cars) covers only countries where this type of transport is material and data is available.	125,248 ▲	Does not currently include emissions from the use of courier services.	⊖
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G4-EN16 Energy indirect greenhouse gas emissions (scope 2).	<p>Our scope 2 greenhouse gas emissions are reported on page 71 of the Annual Report. 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.</p> <table border="1"> <tr> <td>Electricity:</td> <td>1,197,966,797 kWh</td> </tr> <tr> <td>Steam:</td> <td>8,442,532 kWh</td> </tr> </table>	Electricity:	1,197,966,797 kWh	Steam:	8,442,532 kWh		✓		
Electricity:	1,197,966,797 kWh								
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Specific Standard Disclosures

Indicator requirement	Disclosure	Omissions	Status										
G4-EN17 Other indirect greenhouse gas emissions (scope 3).	Our scope 3 greenhouse gas emissions are reported on page 71 of the Annual Report. Scope 3 emissions include air travel for our global operations, private and hire cars for our UK and South Africa operations, as well as taxis and rail travel in the UK. 2014 car hire data also covers the USA and India only. The reporting boundaries are the same as for scope 1 travel-related emissions. <table border="1"> <tr> <td>flights:</td> <td>112,940 tonnes CO₂e</td> </tr> <tr> <td>private cars:</td> <td>9,500 tonnes CO₂e</td> </tr> <tr> <td>rail:</td> <td>1,160 tonnes CO₂e</td> </tr> <tr> <td>taxis:</td> <td>370 tonnes CO₂e</td> </tr> <tr> <td>car hire:</td> <td>1,250 tonnes CO₂e</td> </tr> </table>	flights:	112,940 tonnes CO ₂ e	private cars:	9,500 tonnes CO ₂ e	rail:	1,160 tonnes CO ₂ e	taxis:	370 tonnes CO ₂ e	car hire:	1,250 tonnes CO ₂ e	Does not currently include emissions from the use of courier services.	
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G4-EN18 Greenhouse gas (GHG) emissions intensity.	Our greenhouse gas emissions intensity is reported on page 71 of the Annual Report.												
G4-EN19 Reduction of greenhouse gas (GHG) emissions.	In 2013, Barclays set a new CO ₂ e reduction target of 10% by end of 31 December 2015, compared to a 2012 baseline. This commitment is published in the 2015 Citizenship Plan. By the end of 2014, we exceeded this target by reducing our greenhouse gas emissions by 21.7% as compared to a 2012 baseline. Also refer to page 71 of the Annual Report.												

Aspect: Effluents and waste

Indicator requirement	Disclosure	Omissions	Status				
G4-EN23 Total weight of waste by type and disposal method.	<table border="1"> <tr> <td><u>2014 data</u></td> <td><u>2014 coverage</u></td> </tr> <tr> <td>Total waste – 16,195 tonnes</td> <td>45%</td> </tr> </table>	<u>2014 data</u>	<u>2014 coverage</u>	Total waste – 16,195 tonnes	45%	Total consumption data excludes Africa, Asia-Pacific and the Middle East.	
<u>2014 data</u>	<u>2014 coverage</u>						
Total waste – 16,195 tonnes	45%						

Aspect: Products and services

Indicator requirement	Disclosure	Status
G4-EN27 Extent of impact mitigation of environmental impacts of products and services.	Our Environmental Risk Management (ERM) team ensures that environmental issues form part of credit risk assessment, and that environmental risk policies are clearly referenced in our credit sanctioning standards. 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 2014, 4,227 commercial properties were screened, with 1,397 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 2014, 302 transactions were reviewed in Barclays' central credit risk team, of which five were subject to scrutiny against the principles' due diligence framework.	


Aspect: Compliance

Indicator requirement	Disclosure	Status
G4-EN29 Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	Please see Note 29 to the Financial Statements contained in our Annual Report 2014 which outlines our legal, competition and regulatory matters.	


Specific Standard Disclosures

Category: Social


Sub-category: Labour practices and decent work

Indicator requirement	Disclosure	Status
G4-DMA Disclosures on management approach.	In 2013, we covered a significant amount of ground on our journey to becoming the 'Go-To' bank and continuing to attract, develop and retain the best talent will be critical to our success. This year, we have made major changes to our internal policies and practices, particularly in the areas of leadership, talent, reward and performance, to support our commitment to making Barclays a values-driven business.	


Aspect: Employment

Indicator requirement	Disclosure	Status
G4-LA1 Total number and rates of new employee hires and employee turnover by age group, gender and region.	In 2014, the overall employee turnover was 19.87%.	


Aspect: Diversity and equal opportunity

Indicator requirement	Disclosure	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.	We report female, multicultural and multigenerational representation on page 75 of the Annual Report.	


Aspect: Equal remuneration for women and men

Indicator requirement	Disclosure	Status
G4-LA13 Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	Remuneration by band for employees in the Barclays Group is available in the Remuneration Report on pages 77 to 110 of the Annual Report 2014.	

Sub-Category: Human rights


Indicator requirement	Disclosure	Status
G4-DMA Disclosures on management approach.	At Barclays we operate in accordance with the International Bill of Human Rights, including the UN Guiding Principles on Business and Human Rights, and take account of other internationally accepted human rights standards. We also respect and promote human rights through our employment policies and practices, through our supply chain and through the responsible provision of our products and services. Barclays Statement on Human Rights summarizes our objectives and commitments in this area barclays.com/citizenship/our-approach/policy-positions.html	

Aspect: Investment




Indicator requirement	Disclosure	Status
G4-HR1 Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening.	Evaluation of Human rights and social aspects is integrated into our product development, business relationships and transaction review. Human rights are referenced explicitly in our Code of Conduct – The Barclays Way and Supplier Code of Conduct.	

Specific Standard Disclosures

Sub-Category: Society


Indicator requirement	Disclosure	Status
G4-DMA Disclosures on management approach.	<p>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 summarize our commitments in conducting our global activities free from any form of bribery and corruption.</p> <p>Barclays plays a broader role in the communities in which we live and work beyond what we deliver through our core business activities. We do this through community investment programmes, and the direct efforts of our employees barclays.com/citizenship/supporting-communities.html</p>	

Aspect: Anti-corruption


Indicator requirement	Disclosure	Status
G4-SO3 Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.	<p>Barclays conducts a comprehensive Anti-Bribery and Anti-Corruption (ABC) Risk Assessment on an annual basis. This covers all operations globally, divided into 97 assessment units along business, functional and geographical lines. The Risk Assessment is administered 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.</p>	
G4-SO4 Communication and training on anti-corruption policies and procedures.	<p>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. barclays.com/citizenship/our-approach/policy-positions.html</p> <p>Our ABC policy, standards, procedures and training are designed to ensure compliance with all applicable anti-bribery laws in countries in which we operate.</p> <p>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.</p> <p>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.</p>	
G4-SO5 Confirmed incidents of corruption and actions taken.	<p>Please see Note 29 to the Financial Statements contained in our Annual Report 2014 which outlines our legal, competition and regulatory matters.</p>	

Specific Standard Disclosures


Aspect: Public policy

Indicator requirement	Disclosure	Status
G4-S06 Total value of political contributions by country and recipient/beneficiary.	The Group did not give any money for political purposes in the UK or the rest 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.	

Aspect: Compliance

Indicator requirement	Disclosure	Status
G4-S08 Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	Please see Note 29 to the Financial Statements contained in our Annual Report 2014 which outlines our legal, competition and regulatory matters.	

Aspect: Local communities

Indicator requirement	Disclosure	Omissions	Status
FS13* Access points in low-populated or economically disadvantaged areas by type.		Initiatives reported represent a selection of examples.	

In South Africa, the Financial Sector Code targets aim to increase access to financial services including geographic access, electronic access and banking densification. We have worked actively to expand the reach of our sales and service points since the inception of the previous Financial Sector Charter and, as a result, have seen a rapid increase in our coverage since 2005. In 2014, 59.5% (2013: 57.4%) of our entry-level customers (corresponding with living standards measure (LSM 1 to 5)) lived within five kilometres of a transaction point; 73.3% (2013: 72.8%) lived within 10 kilometres of a service point; and 74.6% (2013: 74.5%) lived within 15 kilometres of a sales point. Whenever we open or close points of presence, we carefully consider the resulting impact on coverage and, in the case of closures, identify a suitable alternative. Among these customers, electronic access penetration has grown to 14.9% from 14.3% in 2013.

Electronic platforms offer a convenient and low-cost alternative to traditional banking channels. Our pricing model encourages and rewards customers who opt to make use of electronic or digital channels as opposed to banking in the traditional way. For example, in South Africa, we have retained free access to internet banking – enabling our customers to transact any time, any place, and at no monthly cost. We continue to enhance our ATM functionality to include services such as CashSend (customers can electronically transfer funds via mobile or internet banking to a recipient, who is then able to withdraw the funds, without needing a card or bank account). Scan and Pay – allows anyone to make payments to selected beneficiaries, by either scanning or keying in a reference/account number. In addition, we are expanding our branchless banking partners to include more retailers across the country. In-store banking has been enabled at over 1,000 of our retail merchants allowing customers to deposit and withdraw money, check balances, obtain mini-statements and buy pre-paid airtime. Almost R120 million worth of high-volume, low-value transactions were processed through this channel in 2014.


Our partnership with retailer PEP Stores, a retailer with an extensive retail footprint, enables increasingly deeper penetration to service underbanked consumers, from money transfers to a simple and affordable transactional account. Working with partners delivers alternative channels to facilitate access to banking and finance services to the people in marginalised and poor communities. We continue to extend and enhance the products and services propositions to customers in these markets.

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. 267 of our branches (18%) are present in these areas, a number which has reduced by eight this year to end September (17% of closures). Twenty two per cent of our remote ATM estate is present in these LAs. By way of comparison 21% 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 little changed, remaining at 18% in that last nine months.

Note
*Financial Services Sector Disclosures document

Specific Standard Disclosures


Aspect: Local communities continued

Indicator requirement	Disclosure	Omissions	Status
FS14* Initiatives to improve access to financial services for disadvantaged people.		Initiatives reported represent a selection of examples.	
<p>At Barclays, we think that providing large-print statements or ensuring step-free access to branches is all well and good. But we want every customer to enjoy choice and independence in all aspects of money management. So we have set ourselves an ambition: To be the UK's most accessible and inclusive bank.</p> <p>We do not think of any of our customers as 'alternative'. So we do not think anyone needs 'alternative' services. We think what all our customers want – and deserve – is services designed so that accessibility is without question. To achieve that aim we have been moving our mindset, shifting the focus from removing barriers to designing services that are barrier free. Here are just a few of the services that have already helped widen our product availability:</p> <p>SignVideo An option for customers who use British Sign Language (BSL) as their first language. By simply clicking SignVideo on our website, BSL users are connected to an interpreter via webcam who can then facilitate conversations with a Barclays' call centre colleague.</p> <p>Audio cash machines We now have over 4,000 audio cash machines. Customers just insert their own headphones into the headphone jack on the front of the cash machine. Our TV advert, featuring visually impaired comedian Chris McCausland, raised awareness with non-disabled and disabled audiences alike – and quite a few laughs along the way.</p> <p>High-visibility debit cards We have been offering customers personalised payment cards since 2012, but now we can provide 12 distinct, high-visibility card designs to make banking easier for people with a visual impairment or with conditions such as dyslexia. Barclays is continually developing this product offering and the latest innovation is a tactile notch on the card to further improve usability for customers with a visual impairment.</p> <p>Africa Banking In Africa, we focus on relevant affordable products and services; innovative delivery channels designed to facilitate easier access to financial services; and consumer education that improves financial literacy. We have a clear focus on developing innovative ways to improve access to economically disadvantaged people.</p> <p>In addition to the discussion in FS13, we continue to create a number of new products aimed to increase access to financial services. For example, in South Africa, our first-to-market Family Springboard home loan allows friends or family members to help each other by opening an interest-bearing Fixed Deposit account, ceding 10% of the purchase price as security for the loan. The borrower essentially gets a 100% bond with the assistance of a friend or family member willing to act as a sponsor.</p> <p>Stokvels – or group savings and lending – have long been a safety net for millions of Africans, providing financial security and social well-being. In South Africa, the Absa Club Account operates as a convenient savings and transactional tool for groups of people with common financial interests who want to save together.</p> <p>The affordable housing business unit in South Africa (My Home) addresses the housing challenges faced by consumers who earn less than R18,600 per month in support of the South African government agenda on providing affordable housing to people. In 2014, we provided 4,566 customers with home loan finance at a total value of R1,490m.</p> <p>In 2014, we continued with our Shesha Gamification initiative, a mobile phone application-based game, designed to empower our customers with basic, yet effective, knowledge to make better banking decisions.</p>			

Note
*Financial Services Sector Disclosures document

Specific Standard Disclosures

Sub-category: Product responsibility

Indicator requirement	Disclosure	Status
<p>G4-DMA Disclosures on management approach.</p>	<p>Responsible lending</p> <p>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.</p> <p>For example, support for mortgage customers who meet our criteria could include:</p> <ul style="list-style-type: none"> ■ Allowing them to switch from capital and interest loans to interest only ■ 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. <p>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.</p> <p>In the UK, we help customers do this in a variety of ways, including:</p> <ul style="list-style-type: none"> ■ 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. <p>See the Annual Report Risk Review section for more detail on our forbearance programmes.</p> <p>Policies with specific environmental and social components applied to business lines</p> <p>Our Environmental and Social Risk Impact Assessment in Lending (ESIA) policy barclays.com/citizenship/our-approach/policy-positions.html applies to project 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 finance. Barclays was one of four banks to collaborate on developing the principles ahead of their launch in 2003. There are today over 80 banks worldwide that have adopted the Equator Principles. (See www.equator-principles.com.)</p>	<p style="text-align: right;"></p>

Approach

Citizenship Plan Progress Summary

Global Reporting Initiative G4 table

KPMG Assurance Statement

Appendix: Balanced Scorecard (Citizenship) metric definitions

Specific Standard Disclosures

Indicator requirement	Disclosure	Status																																																																								
	<p>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 assessments of any project 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.</p> <p>In 2014, there were 302 transactions reviewed in the central team, of which five were subject to scrutiny against the Equator Principles' due diligence framework. With regard to Category A and B projects, rigorous adherence to the provisions of the Equator Principles ensures that the Bank would only proceed with such transactions if potentially adverse environmental and impacts are appropriately mitigated.</p> <p>Project finance screened in line with Equator Principles</p> <table border="1"> <thead> <tr> <th>Sector</th> <th>A¹</th> <th>B²</th> <th>C³</th> </tr> </thead> <tbody> <tr> <td>Mining</td> <td>1</td> <td>0</td> <td>0</td> </tr> <tr> <td>Infrastructure</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>Oil and gas</td> <td>1</td> <td>1</td> <td>0</td> </tr> <tr> <td>Power</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>Others</td> <td>0</td> <td>0</td> <td>2</td> </tr> <tr> <th>Region</th> <th>A</th> <th>B</th> <th>C</th> </tr> <tr> <td>Americas</td> <td>1</td> <td>1</td> <td>0</td> </tr> <tr> <td>Europe, Middle East and Africa</td> <td>1</td> <td>0</td> <td>2</td> </tr> <tr> <td>Asia-Pacific</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <th>Country designation</th> <th>A</th> <th>B</th> <th>C</th> </tr> <tr> <td>Designated</td> <td>1</td> <td>1</td> <td>2</td> </tr> <tr> <td>Undesignated</td> <td>1</td> <td>0</td> <td>0</td> </tr> <tr> <th>Independent review</th> <th>A</th> <th>B</th> <th>C</th> </tr> <tr> <td>Yes</td> <td>2</td> <td>1</td> <td>0</td> </tr> <tr> <td>No</td> <td>0</td> <td>0</td> <td>2</td> </tr> <tr> <td>Total</td> <td>2</td> <td>1</td> <td>2</td> </tr> <tr> <td>Grand total</td> <td></td> <td></td> <td>5</td> </tr> </tbody> </table> <p>1. Category A – Projects with potential significant adverse social or environmental impacts which are diverse, irreversible or unprecedented.</p> <p>2. 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.</p> <p>3. Category C – Projects with minimal or no social or environmental impacts.</p>	Sector	A ¹	B ²	C ³	Mining	1	0	0	Infrastructure	0	0	0	Oil and gas	1	1	0	Power	0	0	0	Others	0	0	2	Region	A	B	C	Americas	1	1	0	Europe, Middle East and Africa	1	0	2	Asia-Pacific	0	0	0	Country designation	A	B	C	Designated	1	1	2	Undesignated	1	0	0	Independent review	A	B	C	Yes	2	1	0	No	0	0	2	Total	2	1	2	Grand total			5	
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Approach

Citizenship Plan Progress Summary

Global Reporting Initiative G4 table

KPMG Assurance Statement

Appendix: Balanced Scorecard (Citizenship) metric definitions

Specific Standard Disclosures

Indicator requirement	Disclosure	Status																																		
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Metals and mining	57																																			
Oil and gas	36																																			
Power (fossil fuels, nuclear power)	39																																			
Renewable power (biomass, hydro (dams), hydro (run of river), solar, tidal, wind)	25																																			
Utilities and waste management	6																																			
Other	31																																			
Geography																																				
Americas	26																																			
Europe, Middle East and Africa	219																																			
Asia-Pacific	30																																			
Global	23																																			
Total	297																																			
	<p>Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions Our ESIA policy 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 defence. 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.</p>																																			
	<p>Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines We have provided training to a number of credit risk managers across the Group on environmental and social risk assessments, reinforcing awareness of when to refer specific transactions to this specialist team.</p>																																			
	<p>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 two specific examples of how our policy has made a difference in how we dealt with a palm oil plantation and a mining company in Africa: barclays.com/citizenship/the-way-we-do-business/sustainability-risk-in-lending.html.</p>																																			

Approach

Citizenship Plan Progress Summary


Global Reporting Initiative G4 table

KPMG Assurance Statement


Appendix: Balanced Scorecard (Citizenship) metric definitions

Specific Standard Disclosures


Aspect: Product and service labeling

Indicator requirement	Disclosure	Status
G4-PR5 Results of surveys measuring customer satisfaction.	<p>At the end of 2013, Barclays adopted a weighted average ranking of Net Promoter Score® as its key measure of customer sentiment. The Group updates progress against its 2018 target to be ranked 1st annually in the Group Balanced Scorecard.</p> <p>The adoption of Relationship NPS and the prominence we give it in our published scorecard is indicative of the value we place on this measure to help us achieve our 'Go-To' ambition in 2018. Relationship NPS is a well-established measure of satisfaction and advocacy and allows us to benchmark ourselves against a broader set of brands than ever before. Our group score is generated by using a weighted average rank from key business divisions.</p> <p>In 2014, Barclays was ranked 4th.</p> <p>We undertake NPS surveying wherever relevant across our business: Africa Banking, Barclaycard and Personal and Corporate Bank.</p>	

Aspect: Customer privacy


Indicator requirement	Disclosure	Status
G4-PR8 Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	<p>We have robust controls in place to protect the personal data about our customers that we use in the course of our business activities. We continually review our procedures to ensure that they comply with international privacy laws, this included a Barclays-wide data protection programme that ran for six years and included detailed reporting on compliance with applicable laws, a review of third-party suppliers and education campaigns for employees. 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, however, there can be challenges in terms of obtaining the granularity of data required to give a precise answer to this indicator requirement.</p>	

Aspect: Compliance

Indicator requirement	Disclosure	Status
G4-PR9 Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	<p>Please see Note 29 to the Financial Statements contained in our Annual Report 2014 which outlines our legal, competition and regulatory matters.</p>	


Specific Standard Disclosures

Aspect: Product portfolio*

Indicator requirement	Disclosure	Omissions	Status
FS7* Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.		Initiatives reported represent a selection of examples.	
Personal and Corporate Bank Barclays Cash Card Account (CCA) is a basic bank account that offers free, straightforward banking for customers who may not be able to open a regular current account. This account is designed for customers who do not qualify for a Barclays Bank Account (BBA), often because they have a poor or no credit rating. The account provides a choice of debit card or ATM-only card which allows withdrawals up to £300 a day from Barclays ATMs or at Post Offices, payments by Direct Debit or Standing Order and access via Telephone, Online and Mobile Banking with the option to receive text alerts. Cheque books and borrowing facilities are not available. Barclays is one of the UK's largest specialist Charity Investment managers with assets under management in excess of £2.5bn. In recognition of the public benefit provided by these charity clients we routinely discount the investment management fees we charge. The Client Philanthropy Service (CPS) aims to engage, educate and support our UK clients with their personal giving aspirations. It complements our day-to day services through the provision of advice and information, managed by the firm. Key areas are: identifying the right structure, achieving the desired effect, involving the family and developing a vision. Impact investing is at a tipping point in Asia and Barclays is actively contributing towards the development of the impact investing ecosystem across the region. Wealth launched a pilot in India in 2014, onboarding two key partners onto our ultra high net worth Investment Club platform. This provides clients with opportunities to invest in impact investments. Besides having client participation through our ultra high net worth platform, we are deepening client relationships with impact-investing events, enhancing employee engagement with an upcoming mentorship scheme for colleagues to get involved in mentoring social enterprises, and commissioning research thought leadership to better understand the space. In December 2014, we held our first social impact forum in Mumbai, with over 150 Wealth clients alongside key industry players and impact investors at the event. We used the platform to also launch the findings from our impact investing research, conducted with high net worth individuals in our key markets.			
Investment Bank In July 2014, Barclays launched the Women in Leadership Index and Exchange Traded Notes (ETNs) on the NYSE Arca Exchange under the ticker WIL. The ETNs, which track the Barclays Women in Leadership Total Return Index, are designed to provide investors with exposure to US companies with gender-diverse executive leadership and governance.			
Barclaycard Dream Accounts, a unique savings product, aims to improve college graduation rates among US students. Students are four times more likely to graduate college if they have a savings account in their name. Barclaycard US designed a 'Dream Account' which allows teenagers to be main account holders and rewards good savings behaviour. Its bespoke app helps students access college resources, understand the benefits of a college degree and connect with mentors and advisers. As of 31 September, there are 18K accounts with a total balance of US\$47m.			
Africa Banking In Africa, we focus on relevant affordable products and services; innovative delivery channels designed to facilitate easier access to financial services (discussed above); and consumer education that improves financial literacy. We have a clear focus on developing innovative ways to improve access to economically disadvantaged people. In South Africa, a first-to-market Family Springboard home loan allows friends or family members to help each other by opening an interest-bearing fixed deposit account, ceding 10% of the purchase price as security for the loan. The borrower essentially gets a 100% bond with the assistance of a friend or family member willing to act as a sponsor. Stokvels – or group savings and lending – have long been a safety net for millions of Africans, providing financial security and social well-being. In South Africa, the Absa Club Account operates as a convenient savings and transactional tool for groups of people with common financial interests who want to save together using a Stokvel. The affordable housing business unit in South Africa (My Home) addresses the housing challenges faced by consumers who earn less than R18,600 per month in support of the South African government agenda on providing affordable housing to people. In 2014, we provided 4,566 customers with home loan finance at a total value of R1,490m. Through our community investment initiatives we have collaborated with civil society organisations to deliver programmes in alleviating poverty in the lives of young people. In 2014, we extended our partnership with the Grameen Foundation to develop a new retail proposition aimed at engaging Village Savings and Lending Groups in formal financial services. We also collaborate with corporate clients to test new financing models aimed at supporting the development and growth of small holder farmers. Absa Transact account is an account where customers pay a very low monthly service fee, no owned ATM balance enquiry fees, no fees when purchasing at till points, and no penalty fees whatsoever. Transactions are charged on a pay-as-you-transact basis and the pricing for these is easy to understand. Depending on a person's banking behaviour, charges are very affordable.			

Note
 *Financial Services Sector Disclosures document

Specific Standard Disclosures

Indicator requirement	Disclosure	Omissions	Status
<p>FS8*</p> <p>Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.</p>		<p>Initiatives reported represent a selection of examples.</p>	
<p>Personal and Corporate Bank</p>			
<p>Our Corporate Banking Trade and Working Capital team in Singapore was recently 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 been 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.</p>			
<p>Barclays is uniquely positioned to work with our clients to invest in Enterprise Investment Schemes (EIS), and Venture Capital Trusts (VCT) via our UK Wealth Planning platform which provides clients the opportunity to diversify portfolios while supporting the drive to meet UK renewable energy targets by supplying funding for clean energy projects. Over the past four years, Barclays Wealth clients have invested over £100m in renewable energy projects such as wind, solar, hydro and anaerobic digestion plants across various EIS/VCT offerings.</p>			
<p>Investment Bank</p>			
<p>Banks play a pivotal role in enabling the flow of capital towards environmentally or socially beneficial activity. A range of business lines are actively involved in delivering solutions across product groups, geographies and industry sectors. In 2014, we helped direct £5.9bn of financing in the clean energy and clean technology sectors globally (2013: £4bn). Green Bonds continued to grow as a way of financing environmental projects: Barclays was a signatory to the Green Bond Principles and also launched the Green Bond Index in partnership with MSCI Inc. We have been an active underwriter on a variety of Green Bond transactions for corporate, supranational and municipal issuers. We are also supporting the sector by leveraging our own investment and are committed to investing a minimum of £1bn in Green Bonds by November 2015 to form part of our liquid asset buffer – one of the largest such investments by a bank.</p>			
<p>In 2013, we also launched a new set of environmental, social and governance (ESG) indices for clients who want socially responsible investment factors in their bond portfolios.</p>			
<p>Refer to page 14 of the 2014 Annual Report and to our website at newsroom.barclays.co.uk/Press-releases/Barclays-and-MSCI-to-offer-Green-Bond-Index-as-part-of-ESG-Fixed-Income-Index-Family-b8c for the launch of the Barclays and MSCI Green Bond Index.</p>			
<p>Barclaycard</p>			
<p>Barclaycard Southern Europe innovative campaign Be Green encourages Barclaycard customers to sign up for e-statements. To reward this practice we plant a tree for every customer that opted to go paperless. So far, we have signed up 52% of our customers in Portugal and 27% of our customers in Spain, planting 240k trees.</p>			
<p>Africa Banking</p>			
<p>In South Africa, we participated in the power purchase and implementation agreements for renewable energy projects, which provide opportunities for private, independent power producers to develop large-scale generation projects. Through our involvement, we have helped to resolve bankability issues related to the power purchasing agreements; introduced international investors to the market; and hosted events bringing together investors, government, the national energy provider (Eskom) and developers.</p>			
<p>We have supported the transition to cleaner energy by providing debt funding support to 12 projects announced for round three of the South African government's Renewable Energy Independent Power Producer Procurement Programme. These projects include wind, solar photovoltaic (PV) and concentrated solar power. They have been designed to benefit local communities and will impact many businesses during the various construction phases. Up to the third bidding round, the Bank has been involved in financing for 1,598MW of renewable energy projects including 456MW for solar PV, 892MW for wind and 250MW for concentrated solar technologies. This represents c. 41% of all renewable energy projects (by MWs) awarded during the programme so far. In addition, the Bank also supported 28 projects during the fourth bidding round of the programme, with winning bidders expected to be announced during the first quarter of 2015.</p>			
<p>The South African Wind Energy association, in conjunction with the Global Wind Energy Association, recognised our South African operation for its significant contribution made to the wind industry by awarding it the title of 'outstanding lender'. We have been one of the most successful banks in financing this specific renewable energy technology through our involvement in arranging financing for 892MWs of wind energy projects up the latest round of deals awarded in the market (c. 45% of all wind energy deals awarded by MW).</p>			

Note
* Financial Services Sector Disclosures document

KPMG Assurance Statement

Independent Limited Assurance Report to Barclays Bank PLC

KPMG LLP ('KPMG' or 'we') were engaged by Barclays Bank PLC ('Barclays') to provide limited assurance over the Selected Information described below for the year ended 31 December 2014.

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 Citizenship Data Supplement and Global Reporting Initiative Index for the year ended 31 December 2014 ('the Report') marked with the symbol ▲ or Ω ('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:

- Barclays Reporting Guidelines 2014 as set out in the Report for the Selected Information marked with the symbol ▲; and
- 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.

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.

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; 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
03 March 2015

Appendix: Balanced Scorecard (Citizenship) metric definitions

The following glossaries define the reporting boundaries and definitions for Barclays' Citizenship KPIs. All our data is for all of Barclays unless otherwise stated. The terms 'Barclays' or the 'Group' mean Barclays PLC together with its subsidiaries. 'Barclays' and 'Group' are terms which are used to refer to either of the preceding groups when the subject matter is identical.






Table 1 Citizenship Balanced Scorecard

The way we do business

KPI	Definition	Reporting and controls process
 <p>'The Barclays Way' code (% headcount attested)</p>	<p>This KPI reports on the percentage of employees who have completed the 'The Barclays Way' (code of conduct) training via the Barclays Learning Management System (LMS) and paper-based for a small portion of South African employees (who have no access to the LMS).</p>	<p>The attestation consists of a learning module with a number of scenarios to encourage employees to engage with the 'The Barclays Way', followed by a short assessment with a pass mark of 80%. The module is assigned to all colleagues (excluding Managed Services) for completion annually.</p> <p>The completion data is reviewed by Business Units and subject to internal and external assurance.</p>
 <p>Citizenship Reputation (YouGov survey)</p>	<p>The YouGov survey measures Barclays' reputation on a scale of 0-10, with 0 indicating 'Disagree Strongly' and 10 indicating 'Agree Strongly'.</p>	<p>The 2014 Conduct and Citizenship scores are average index scores from two surveys conducted for Barclays during 2014, among an audience of global stakeholders (politics, media, business, NGOs and others). The surveys were carried out across the summer period, and from October to December, using telephone and online methods. Each survey was completed by some 2,000 respondents, based in the UK, Brussels, the US, Africa and Asia. In calculating the index scores, results from each region have been weighted to reflect the distribution of Barclays' operations, as measured by Barclays' income. Each index has five components, which carry equal weight in the index calculation. Targets have been defined, to position Barclays as Best In Class by 2018. The surveys were conducted by YouGov, an independent market research agency.</p>





Appendix: Balanced Scorecard (Citizenship) metric definitions

Contributing to growth

KPI	Definition	Reporting and controls process
Global carbon emissions (tonnes CO ₂ e) 	<p>The methodology used to calculate our CO₂e emissions is the operational control approach on reporting boundaries 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. Where properties are covered by Barclays' consolidated financial statements but are leased to tenants who are invoiced for utilities, these emissions are not included in the Group GHG calculations. We report CO₂e emissions for our operations, which covers business travel and properties where Barclays has operational control and is financially responsible for utilities supply:</p> <ul style="list-style-type: none"> Scope 1: direct combustion of fuels (globally), and company-owned vehicles (UK and South Africa). This excludes fugitive emissions Scope 2: purchased electricity (globally) Scope 3: indirect emissions from business travel (global air travel, UK and South Africa private cars, UK rail, taxis and car hire). 	<p>Carbon performance is gathered using the internal management reporting process run by the CRES Environmental Team. The methodology used to calculate our CO₂e emissions is the GHG Protocol Corporate Accounting and Reporting Standard (revised edition), using the operational control approach on reporting boundaries.</p>
Percentage of suppliers paid on time (by value) 	<p>On-time payment to suppliers is measured on a three-month rolling average as a percentage of supplier spend. The Q4 average for 2014 was 85% covering our Corporate Banking, Retail and Business Banking divisions in the UK, Investment Bank and Head Office functions that use our strategic accounts payment system.</p> <p>'Late payment' is defined as a period of time greater than 45 days elapsing between the invoice date and the invoice payment date.</p>	<p>Late payment data is sourced from two finance systems and reviewed centrally before being reported internally each month.</p>
New and renewed lending to households (£bn) 	<p>New and renewed lending to households covers lending to individuals in specific product categories limited to new and renewed mortgages and new lending limits on credit cards, excluding other consumer lending and overdrafts. This includes all geographies and all Business Units except clients of the Wealth and Investment Management division.</p>	<p>Data is extracted directly from Barclays' finance systems. Financial control for each Business Unit reviews the submissions to ensure accuracy of the data.</p>
New and renewed lending to SMEs (£bn) 	<p>New and renewed lending to small and medium enterprises (SMEs) covers all new and renewed lending and credit products to SMEs in the UK and South Africa. SMEs are identified based on the appropriate definition in each relevant market and include all public and private sector SMEs. Products include all new loans and refinancings, overdraft facilities, credit card lending, asset finance (UK only) and sales finance (UK only).</p> <p>SMEs are defined as businesses, non-profit institutions, and any other entities classified to non-financial industry sectors, with an annual sales turnover of < £25m in the UK and < R20m in South Africa, except for Barclaycard, where annual sales turnover is < £5m.</p>	<p>The majority of the gross lending and overdraft data (>90%) is obtained from our reporting to the Bank of England (Form LN – Lending to UK Businesses).</p> <p>Sales finance and asset finance data are extracted from the financial reporting systems and added subsequently.</p> <p>2014 data does not include South African data. All data is signed off by accountable executives and reviewed centrally.</p>
Assist in raising financing for businesses and governments (£bn) 	<p>Financing raised is total fixed income and equities proceeds full credit (in GBP) from all corporate, governmental and institutional clients in all regions.</p>	<p>The data is collected from the Dealogic platform over the reporting year ended 31 December 2014. Foreign exchange rates for conversion into GBP have been approved by the Barclays Finance Team and are used consistently for reporting throughout the Group.</p>

Appendix: Balanced Scorecard (Citizenship) metric definitions

Supporting our communities

KPI	Definition	Reporting and controls process
<p>Participants at SME support events</p> 	<p>This measures the number of attendees at small business support events.</p> <p>Small business support events include seminars, tools and training runs in support of SMEs in the UK and South Africa.</p> <p>SMEs are defined as businesses, non-profit institutions, and any other entities classified to non-financial industry sectors, with an annual sales turnover of < £5m in the UK and < R20m in South Africa.</p>	<p>In the UK, information is mostly collected from third-party suppliers, depending on the type of event.</p> <p>Where information is collected internally, it is reviewed and sense checked by comparing the number of attendees to the number of delegates registered to attend, taking into account a maximum 40% dropout rate.</p> <p>In South Africa, the number of attendees is calculated post-event using an attendee registration process. Copies of attendance registers are filed and stored for auditing if required.</p> <p>We do not currently verify the employment status of events participants. Hence attendees at small business support events may not necessarily be employed by SMEs. Additionally, different employees from the same SME can attend multiple events.</p>
<p>Number of apprenticeships at Barclays</p> 	<p>Number of people enrolled in programmes in the UK meeting the criteria for apprenticeships. Programmes refer to the Barclays Degree Programme, the Certificate Level Programme and the Apprenticeship Programme.</p>	<p>For the Barclays Degree Programme and the Apprenticeship Programme, the number of apprenticeships has been extracted from the Barclays' HR system. The Certificate Level Programme was a pilot project in 2013 and was calculated manually in 2013. We have rolled this into the Barclays HR system for 2014. All data has been reviewed and approved internally.</p>
<p>Total investment in the community (£m)</p> 	<p>This measures Barclays' total investment in the community, comprised of direct cash donations, programme costs, management costs and the monetisation of colleague volunteer hours in work time.</p>	<p>Total Investment in Community is aggregated via a standardised quarterly submission process capturing community investment spend and employee participation in community programmes as well as donations made directly by the business units and functions which are reported annually. Submissions from Regional Community Investment teams and Business Units and functions are reviewed and analysed by the Global Community Investment team.</p> <p>Barclays Community Investment adheres to the London Benchmarking Group (LBG) model. LBG is the internationally recognised standard for measuring corporate community investment and more than 300 companies around the world use the LBG framework to measure, manage and report the value and the achievements of the contributions they make.</p>
<p>Number of 10-35 year olds supported in building skills</p> 	<p>This measures the number of young disadvantaged beneficiaries supported in building enterprise, employability or financial skills (the outputs and impacts of Barclays community investment programmes).</p>	<p>Beneficiary data is aggregated via a standardised annual reporting process submitted by charity partners and regional Community Investment teams, which are reviewed and analysed by the Global Community Investment team to calculate the final global number of disadvantaged 10-35 year olds supported in building their enterprise, employability or financial skills.</p> <p>Barclays Community Investment adheres to the London Benchmarking Group (LBG) model. LBG is the internationally recognised standard for measuring corporate community investment and more than 300 companies around the world use the LBG framework to measure, manage and report the value and the achievements of the contributions they make.</p>