



## Return to stability

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## 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. [home.barclays/annualreport](http://home.barclays/annualreport)

## 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 2015 to the corresponding twelve months of 2014 and balance sheet analysis as at 31 December 2015 with comparatives relating to 31 December 2014. The abbreviations '£m' and '£bn' represent millions and thousands of millions of Pounds Sterling respectively; the abbreviations '\$m' and '\$bn' represent millions and thousands of millions of US Dollars respectively; and the abbreviations '€m' and '€bn' represent millions and thousands of millions of Euros respectively.

Comparatives pre Q214 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 [home.barclays/barclays-investor-relations/results-and-reports](http://home.barclays/barclays-investor-relations/results-and-reports)

References throughout this document to 'provisions for ongoing investigations and litigation including Foreign Exchange' mean 'provisions held for certain aspects of ongoing investigations involving certain authorities and litigation including Foreign Exchange.'

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; provisions for UK customer redress; gain on US Lehman acquisition assets; provisions for ongoing investigations and litigation including Foreign Exchange; losses on sale relating to the Spanish, Portuguese and Italian businesses; impairment of goodwill and other assets relating to businesses being disposed; revision of Education, Social Housing, and Local Authority (ESHLA) valuation methodology; and gain on valuation of a component of the defined retirement benefit liability. As management reviews adjusting items at a Group level, results by business, Core and Non-Core 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 [home.barclays/results](http://home.barclays/results)

The information in this announcement, which was approved by the Board of Directors on 29 February 2016, does not comprise statutory accounts within the meaning of Section 434 of the Companies Act 2006. Statutory accounts for the year ended 31 December 2015, which included certain information required for the Joint Annual Report on Form 20-F of Barclays PLC and Barclays Bank PLC to the US Securities and Exchange Commission (SEC) and which contained an unqualified audit report under Section 495 of the Companies Act 2006 (which did not make any statements under Section 498 of the Companies Act 2006) have been delivered to the Registrar of Companies in accordance with Section 441 of the Companies Act 2006.

These results will be furnished as a Form 20-F to the SEC as soon as practicable following their publication. Once furnished with the SEC, copies of the Form 20-F will also be available from the Barclays Investor Relations website [home.barclays/investorrelations](http://home.barclays/investorrelations) and from the SEC's website at [www.sec.gov](http://www.sec.gov)

Barclays is a frequent issuer in the debt capital markets and regularly meets with investors via formal road-shows and other ad hoc meetings. Consistent with its usual practice, Barclays expects that from time to time over the coming quarter it will meet with investors globally to discuss these results and other matters relating to the Group.

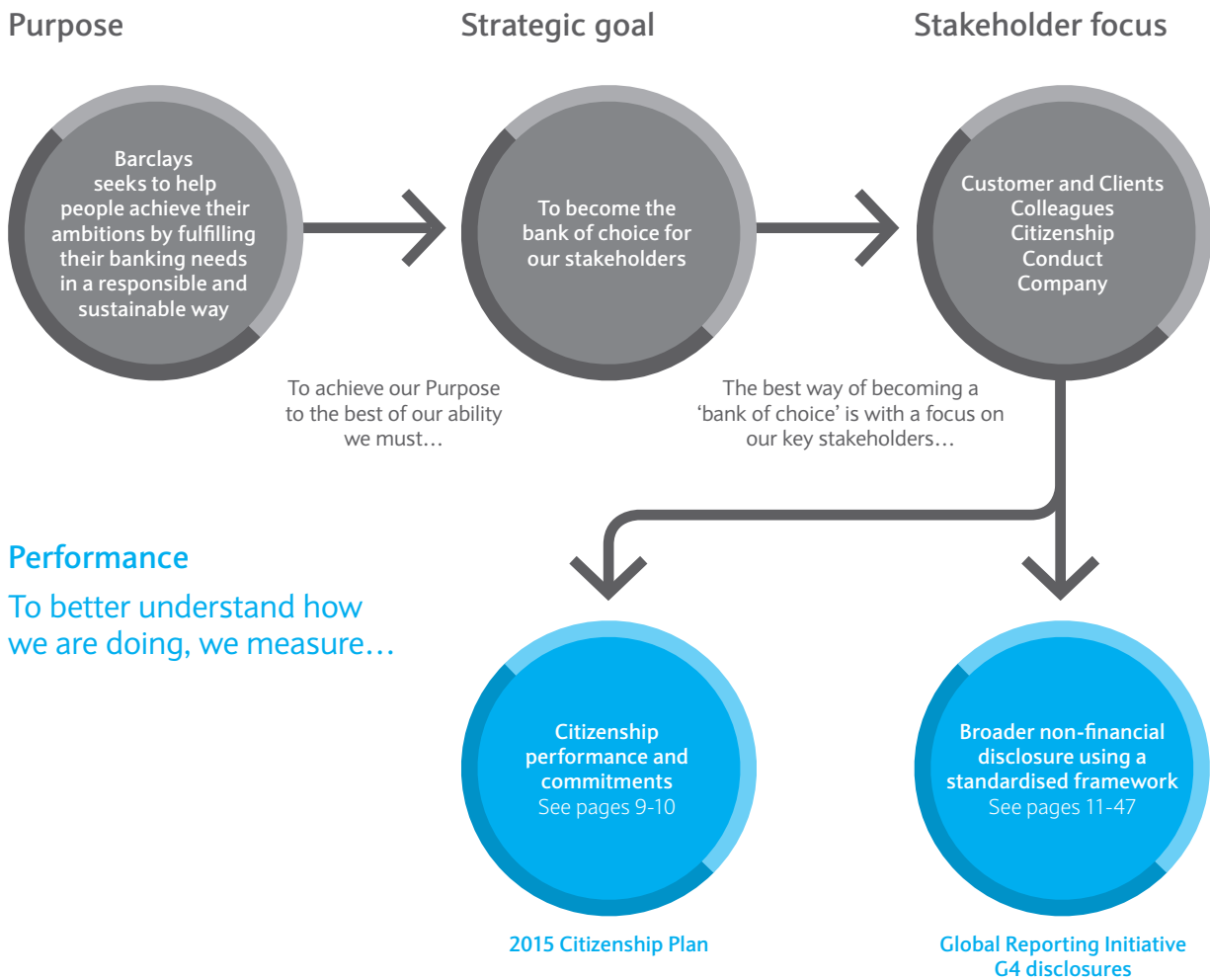
### Forward-looking statements

This document contains certain forward-looking statements within the meaning of Section 21E of the US Securities Exchange Act of 1934, as amended, and Section 27A of the US Securities Act of 1933, as amended, with respect to the Group. Barclays cautions readers that no forward-looking statement is a guarantee of future performance and that actual results or other financial condition or performance measures could differ materially from those contained in the forward-looking statements. These forward-looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward-looking statements sometimes use words such as 'may', 'will', 'seek', 'continue', 'aim', 'anticipate', 'target', 'projected', 'expect', 'estimate', 'intend', 'plan', 'goal', 'believe', 'achieve' or other words of similar meaning. Examples of forward-looking statements include, among others, statements 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

strategic cost programme and the Group Strategy Update, rundown 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, 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; United Kingdom (UK), United States (US), Africa, Eurozone and global macroeconomic and business conditions; the effects of continued volatility in credit markets; market related risks such as changes in interest rates and foreign exchange rates; effects of changes in valuation of credit market exposures; changes in valuation of issued securities; volatility in capital markets; changes in credit ratings of any entities within the Group or any securities issued by such entities; the potential for one or more countries exiting the Eurozone; the implementation of the strategic cost programme; and the success of future acquisitions, disposals and other strategic transactions. A number of these influences and factors are beyond the Group's control. As a result, the Group's actual future results, dividend payments, and capital and leverage ratios may differ materially from the plans, goals, and expectations set forth in the Group's forward-looking statements. Additional risks and factors which may impact the Group's future financial condition and performance are identified in our filings with the SEC (including, without limitation, our Annual Report on Form 20-F for the fiscal year ended 31 December 2015), which are available on the SEC's website at [www.sec.gov](http://www.sec.gov)

Subject to our obligations under the applicable laws and regulations of the UK and the US in relation to disclosure and ongoing information, we undertake no obligation to update publicly or revise any forward looking statements, whether as a result of new information, future events or otherwise.

# The strategic context for our citizenship performance



## 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 discussion 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.

As part of the review and planning process for the 2015 Report, we conducted a series of interviews with key stakeholders, including investors, standard setting bodies and NGOs, to gather feedback on our reporting approach. Stakeholders welcome broader integration of financial and non-financial disclosures and support the continued publication of a Citizenship data supplement. Please refer to Barclays Stakeholder Snapshot 2015 for more detail [home.barclays/citizenship/our-approach/stakeholder-engagement.html](http://home.barclays/citizenship/our-approach/stakeholder-engagement.html)

## Citizenship Data Supplement and GRI Framework

Having moved towards integrated reporting, we no longer publish a standalone Citizenship Report. Key information is part of our Strategic Report and we provide more detail on policies and supporting detail on our website at [home.barclays.com/citizenship.html](http://home.barclays.com/citizenship.html)

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. The supplement has been prepared in accordance with the Core option of the Global Reporting Initiative (GRI) G4 Guidelines as set on page 11.

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 4 to 10 and the presentation of the description of our materiality process on page 14. Refer to their statement on page 48.

# Approach

## Evolving our Citizenship strategy

We are now preparing to launch the next chapter in our Citizenship ambitions, even more integrated and with a sharper focus on accelerating shared growth for our business and for society. This next evolution is deeply aligned with our strategy, geographical footprint and competitive strengths.

Each of the business units will contribute to our Citizenship commitments with a focus on where they can deliver positive societal impact. We see exciting opportunities to partner across customers, clients, government, suppliers and NGOs to create new solutions that will deliver the greatest social impact and return for our business.

The new strategy will be launched in 2016.

## Materiality

The diagram below sets out material topics as identified by the Global Reporting Initiative process described on pages 14 to 15 and provides a signpost to where further information can be found in the Annual Report, in this supplement and other disclosures such as the 2015 Country Snapshot. Topics identified in the shaded area are discussed in detail in the 2015 disclosures but we do provide additional information on topics such as supply chain and health and safety on our website at [home.barclays/citizenship](http://home.barclays/citizenship)

<b>Highly significant</b> <ul style="list-style-type: none"> <li>• Focus across all core stakeholder groups</li> <li>• Issues relevant across geographies</li> </ul>	<b>Importance to stakeholders</b>	Access to financial services Affordable and responsible lending Environmental and social products/solutions Climate change and broader 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 Tax principles	
		Sustainable supply chain Occupational Health and Safety Direct environmental impacts other than GHG emissions		
<b>Significant</b> <ul style="list-style-type: none"> <li>• Focus for one or two key stakeholder groups</li> </ul>		<b>Significant</b> <ul style="list-style-type: none"> <li>• Relevant for specific business activities</li> </ul>	<b>Importance to Barclays</b>	<b>Highly significant</b> <ul style="list-style-type: none"> <li>• Group-wide significance</li> <li>• Strategic relevance for long-term performance</li> </ul>

# Citizenship Plan Progress Summary

The Barclays Citizenship Plan, launched in June 2012 and updated in July 2013, comprises of a set of global commitments 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 2015 performance against the Plan is presented below, providing both year-on-year and cumulative performance against our 2015 targets.

Please see Barclays Strategic Report 2015 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](http://barclays.com/citizenship)

## The way we do business

Plan commitment	Metric <sup>a</sup>													
<p><b>1. Implement a global Code of Conduct to set clear and consistent expectations of behaviour</b></p> <p>As a global business operating in many jurisdictions and cultures, it is imperative that Barclays has a clear, accessible and well-communicated code of conduct. This ensures that all colleagues know and understand what is expected of them at work beyond their specific job responsibilities.</p>	<p>'The Barclays Way' code (% employees attested)</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 2015 and we launched a revised learning module and attestation process based on a pass requirement to test understanding. As at end 2015, 99% of our colleagues had attested to The Barclays Way.</p>	<table border="1"> <caption>'The Barclays Way' code attestation performance</caption> <thead> <tr> <th>Year</th> <th>Target</th> <th>Performance</th> </tr> </thead> <tbody> <tr> <td>2015</td> <td>97%</td> <td>99%</td> </tr> <tr> <td>2014</td> <td>97%</td> <td>98%</td> </tr> <tr> <td>2013</td> <td>97%</td> <td>85%</td> </tr> </tbody> </table>	Year	Target	Performance	2015	97%	99%	2014	97%	98%	2013	97%	85%
Year	Target	Performance												
2015	97%	99%												
2014	97%	98%												
2013	97%	85%												
<p><b>2. Ensure material business decisions reflect stakeholder considerations</b></p> <p>We consider the needs of all our stakeholders in our core business decisions in the short and long term.</p> <p>We are increasing our capacity to engage, understand and identify stakeholder views and develop tools to help us consider the wider impacts of our decisions. This is essential to the way we do business and we believe it will deliver greater value to our stakeholders.</p>	<p>Citizenship Reputation (YouGov survey)</p> <p>Barclays' mean score on the 'Citizenship Index' has seen sustained but moderate year-on-year improvement since we started the survey in 2013. Perceptions of Barclays, as it continues to drive its citizenship agenda, have improved in 2015. Across our citizenship index, YouGov has measured improvements in every component from 2014 to 2015, with the exception of 'Has high ethical and moral standards' where performance has softened slightly.</p> <p>The Barclays Lens was developed as an assessment tool designed to ensure societal and environmental considerations were taken into account in our decision-making.</p> <p>Training on the Lens has reached over 50,000 colleagues to date, reaching more than one-third of our workforce. Focus has been on senior leaders and key influencers across business units and Functions. In 2015 a 'train the trainer' method was adopted and an Online Module created to help roll this out at scale across the business.</p> <p>The training uses a mix of discussion and case studies to help bring the tool to life and challenges colleagues to think about what they would do when faced with an ethical dilemma. Following the training, colleagues are encouraged to use the Barclays Lens in their day to day role and to challenge proposals or propositions which they feel wouldn't pass the 'Lens test'.</p>	<table border="1"> <caption>Mean score on the 'Citizenship Index'</caption> <thead> <tr> <th>Year</th> <th>Mean score</th> </tr> </thead> <tbody> <tr> <td>2013</td> <td>~4.8</td> </tr> <tr> <td>2014</td> <td>~5.0</td> </tr> <tr> <td>2015</td> <td>5.24</td> </tr> </tbody> </table> <p>Legend:</p> <ul style="list-style-type: none"> <li>Supports and drives growth in the local economy</li> <li>Plays a positive role in the local community</li> <li>Citizenship Index</li> <li>Considers social, environmental and stakeholder concerns when making commercial decisions</li> <li>Operates openly and transparently</li> <li>Has high ethical and moral standards</li> </ul> <p>Notes: Respondents were asked to rate the extent to which they agree or disagree if a range of attributes apply to Barclays – using a scale, where 10 means strong agreement and 0 strong disagreement. Results have been summarised using the mean rating on this scale, which excludes any respondents who provided a 'don't know' answer to each question.</p>	Year	Mean score	2013	~4.8	2014	~5.0	2015	5.24				
Year	Mean score													
2013	~4.8													
2014	~5.0													
2015	5.24													

### Notes

▲ Within KPMG's limited assurance scope. Please see page 48.

a Balanced Scorecard (Citizenship) metric definitions presented in the Appendix. Please see page 49.

## The way we do business continued

Plan commitment	Metric <sup>a</sup>																										
<p><b>3. Proactively manage the environmental, social and governance impacts of our business</b></p> <p>Businesses are expected to manage environmental, social and governance issues relevant to their activities. This includes our direct environmental footprint and our supply chain.</p> <p>Our environmental management activities are focused on several key areas, the most crucial being the way we use our buildings and carry out our business travel.</p> <p>To maintain healthy working relationships we aim to ensure there is no delay in paying our suppliers. We understand the importance of cash flow and if, for some reason, there is a delay in payment we aim to quickly identify the cause and put it right immediately.</p>	<p><b>Global carbon emissions (tonnes CO<sub>2</sub> per cent reduction)</b></p> <p>At the end of 2015 we have exceeded our CO<sub>2</sub>e reduction target of 10%. We reduced our carbon emissions by 37.3% against the 2012 baseline. Of this, savings from real estate contributed the most to the overall reduction by 23.1%, primarily through savings from our internal energy efficiency programme. Data centres and travel contributed 8.9% and 5.3% respectively to the overall reduction.</p>	<table border="1"> <caption>Global Carbon Emissions (tonnes CO<sub>2</sub>e)</caption> <thead> <tr> <th>Year</th> <th>2012</th> <th>2013</th> <th>2014</th> <th>2015</th> </tr> </thead> <tbody> <tr> <td>2012</td> <td>1,119,145*</td> <td></td> <td></td> <td></td> </tr> <tr> <td>2013</td> <td></td> <td>1,036,755</td> <td></td> <td></td> </tr> <tr> <td>2014</td> <td></td> <td></td> <td>830,668</td> <td></td> </tr> <tr> <td>2015</td> <td></td> <td></td> <td></td> <td>701,600▲</td> </tr> </tbody> </table> <p>▲ Performance against 2012 baseline</p> <ul style="list-style-type: none"> <li>Scope 1: Direct combustion of fuels, and company owned vehicles (from UK and South Africa only, which are most material contributors)</li> <li>Scope 2: Purchased electricity and steam for own use</li> <li>Scope 3: Emissions from business travel which covers global flights and ground transport from the UK and South Africa. Car hire is also tracked for India and the USA.</li> </ul> <p>*Baseline year. Scope 1 emissions for 2012 exclude fugitive emissions</p>	Year	2012	2013	2014	2015	2012	1,119,145*				2013		1,036,755			2014			830,668		2015				701,600▲
Year	2012	2013	2014	2015																							
2012	1,119,145*																										
2013		1,036,755																									
2014			830,668																								
2015				701,600▲																							
	<p><b>Percentage of suppliers paid on time (45 days, by value)</b></p> <p>We understand the importance of cash flow and aim to ensure there is no delay in paying our suppliers. In 2015, we achieved 86% on-time payment by value, meeting our 2015 target. We have continued to increase the focus internally on prompt payment, this has resulted in year on year improvements.</p>	<table border="1"> <caption>Percentage of suppliers paid on time (45 days, by value)</caption> <thead> <tr> <th>Year</th> <th>Target</th> <th>Performance</th> </tr> </thead> <tbody> <tr> <td>2015</td> <td>85%</td> <td>86%▲</td> </tr> <tr> <td>2014</td> <td>80%</td> <td>85%</td> </tr> <tr> <td>2013</td> <td>73%</td> <td>83%</td> </tr> </tbody> </table> <p>■ Target ■ Performance</p>	Year	Target	Performance	2015	85%	86%▲	2014	80%	85%	2013	73%	83%													
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## The way we do business continued

Plan commitment	2015 update
<p><b>4. Be market leading on transparency – being as open as possible about how we do business</b></p> <p>We aspire to run our business in an open and transparent manner with consistent engagement and clear disclosure for all our stakeholders. Our focus includes improving transparency for our customers and clients and the markets we participate in, as well as corporate transparency, including our financial reporting and disclosures on areas such as tax and public policy.</p>	<p>We have continued to implement a series of initiatives to enhance transparency for our customers and clients.</p> <p>We are the first bank to receive a Fairbanking mark for a mainstream current account. The process for achieving the mark for our current account with overdraft included independent customer research, providing confidence that customers perceive the product to be fair and transparent.</p> <p>Barclaycard US took a lead across the industry by offering no cost online access to FICO® Credit Scores. Most of the top 10 US card issuers have now followed our lead and offer free access to a credit score (not all of these are FICO® Scores). Over 3.4 million card members have been engaged on the programme as of 31 December 2015. This has now been expanded to the UK, where we are the first credit card issuer to allow all customers to access free credit scores.</p> <p>Barclays continued to enhance disclosures on topics including remuneration, taxation and public policy engagement. We publish detailed country by country reporting and provide a list of public policy engagements, consultation responses and trade association memberships on our website at <a href="http://home.barclays/citizenship/reports-and-publications/public-policy.html">home.barclays/citizenship/reports-and-publications/public-policy.html</a></p> <p>We also continued to voluntarily report sustainability performance data for a number of performance indices and benchmarks, including Dow Jones Sustainability Index, Carbon Disclosure Project and FTSE4Good. Further information on 2015 Performance is available at <a href="http://home.barclays/citizenship/our-approach/key-facts-and-figures.html">home.barclays/citizenship/our-approach/key-facts-and-figures.html</a></p>

## The way we do business continued

Plan commitment	2015 update
<p><b>5. Minimise our broader systemic risk to the economy and society</b></p> <p>We must ensure that problems at any one individual bank never again pose a significant threat for the entire financial system.</p> <p>Regulatory authorities around the world have been introducing reforms aimed at increasing the resilience of the banking sector and the wider financial markets and also putting in place the powers, tools and capabilities to allow any institution to fail without creating systemic repercussions for the broader economy and financial system. The term they use for this is 'resolution'.</p>	<p>There continues to be a strong regulatory focus on 'resolvability' from regulators, particularly in the UK, US and South Africa. The Group made its first formal Recovery and Resolution Plan (RRP) submissions to the UK and US regulators in mid-2012 and made its first Recovery Plan submission to the South African regulators in 2013. Barclays continues to work with the relevant authorities to identify and address potential impediments to the firm's resolvability.</p> <p>In the UK, RRP work is considered part of continuing supervision. Removal of potential impediments to an orderly resolution of the Group or one or more of its subsidiaries is considered as part of the Bank of England's and PRA's supervisory strategy for each firm, and the PRA can require firms to make significant changes in order to enhance resolvability. Barclays provides the PRA with a Recovery Plan annually and with a Resolution Pack every other year. In January 2016, Barclays received formal feedback with respect to its 2015 Recovery Plan submission that indicated it met the standards required by the PRA, and received suggested improvements that would further enhance the Recovery Plan submission in the future. Barclays expects to receive a formal assessment of its resolvability in the first half of 2016.</p> <p>In the US, Barclays is one of several systemically important banks required to file resolution plans with the Board of Governors of the Federal Reserve System ('Federal Reserve') and the Federal Deposit Insurance Corporation ('FDIC') (collectively, the 'Agencies') under provisions of the Dodd-Frank Act of 2010. Barclays filed its fourth US resolution plan for the rapid and orderly resolution of its US operations in July 2015. The Agencies are expected to provide feedback with respect to Barclays' 2015 US Resolution Plan in 2016. Pursuant to the resolution plan regulation in the US, a joint determination by the Agencies that a resolution plan is not credible or would not facilitate an orderly resolution under the US Bankruptcy Code may result in a bank being made subject to more stringent capital, leverage, or liquidity requirements, or restrictions on growth, activities or operations in the US. To date, no such joint determination has been made with respect to Barclays.</p> <p>See the Supervision and Regulation section in the 2015 Annual Report for more information.</p>



## Contributing to growth

Plan commitment	Metric <sup>a</sup>															
<p><b>6. Leverage our products, capital, networks and expertise to drive sustainable progress</b></p> <p>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.</p> <p>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.</p> <p>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.</p>	<p>New and renewed lending to households</p> <p>As a result of market and trading conditions, we missed our target to deliver £150bn of new and renewed lending to households, providing a total of £141.8bn by end 2015.</p>	<table border="1"> <tr><th>Year</th><th>Performance</th></tr> <tr><td>2012</td><td>£33.4bn</td></tr> <tr><td>2013</td><td>£34bn</td></tr> <tr><td>2014</td><td>£40.3bn</td></tr> <tr><td>2015</td><td>£34.1bn▲</td></tr> <tr><td>Plan Target 2015 (cumulative)</td><td>£150bn</td></tr> <tr><td>2015 cumulative performance</td><td>£141.8bn</td></tr> </table>	Year	Performance	2012	£33.4bn	2013	£34bn	2014	£40.3bn	2015	£34.1bn▲	Plan Target 2015 (cumulative)	£150bn	2015 cumulative performance	£141.8bn
	Year	Performance														
	2012	£33.4bn														
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2014	£40.3bn															
2015	£34.1bn▲															
Plan Target 2015 (cumulative)	£150bn															
2015 cumulative performance	£141.8bn															
<p>New and renewed lending to SMEs</p> <p>We are committed to increasing access to financial services for small and medium Enterprises (SMEs).</p> <p>Over the four-year period we delivered £50.7bn of new and renewed lending to SMEs, meeting our 2015 cumulative target.</p>	<table border="1"> <tr><th>Year</th><th>Performance</th></tr> <tr><td>2012</td><td>£11.1bn</td></tr> <tr><td>2013</td><td>£13.4bn</td></tr> <tr><td>2014</td><td>£14bn</td></tr> <tr><td>2015</td><td>£12.2bn▲</td></tr> <tr><td>Plan Target 2015 (cumulative)</td><td>£50bn</td></tr> <tr><td>2015 cumulative performance</td><td>£50.7bn</td></tr> </table>	Year	Performance	2012	£11.1bn	2013	£13.4bn	2014	£14bn	2015	£12.2bn▲	Plan Target 2015 (cumulative)	£50bn	2015 cumulative performance	£50.7bn	
Year	Performance															
2012	£11.1bn															
2013	£13.4bn															
2014	£14bn															
2015	£12.2bn▲															
Plan Target 2015 (cumulative)	£50bn															
2015 cumulative performance	£50.7bn															
<p>Assist in raising financing for businesses and governments</p> <p>We exceeded our target to help raise £2,000bn of financing for businesses and governments by end 2015, raising a total of £3,366bn by end 2015.</p>	<table border="1"> <tr><th>Year</th><th>Performance</th></tr> <tr><td>2012</td><td>£830bn</td></tr> <tr><td>2013</td><td>£840bn</td></tr> <tr><td>2014</td><td>£817bn</td></tr> <tr><td>2015</td><td>£879bn▲</td></tr> <tr><td>Plan Target 2015 (cumulative)</td><td>£2,000bn</td></tr> <tr><td>2015 cumulative performance</td><td>£3,366bn</td></tr> </table>	Year	Performance	2012	£830bn	2013	£840bn	2014	£817bn	2015	£879bn▲	Plan Target 2015 (cumulative)	£2,000bn	2015 cumulative performance	£3,366bn	
Year	Performance															
2012	£830bn															
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Plan Target 2015 (cumulative)	£2,000bn															
2015 cumulative performance	£3,366bn															

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## Contributing to growth continued

Plan commitment	Metric <sup>a</sup>															
<p><b>7. Help more businesses to start-up and grow</b></p> <p>Small and medium enterprises (SMEs) are vital to the economy. By helping SMEs to start up and grow, we can contribute to wider prosperity. We will work to better understand the needs of start-up and small businesses that we serve and support them with access to markets, suppliers and expertise.</p>	<p>Number of participants at SME support events</p> <p>In 2012-2015 we had 190,107 participants supported and trained through seminars, tools, clinics and workshops. We were able to significantly exceed our initial target of 120,000 people supported thanks to increase in African programmes.</p>	<table border="1"> <caption>SME support events performance</caption> <thead> <tr> <th>Year</th> <th>Performance</th> </tr> </thead> <tbody> <tr> <td>2012</td> <td>36,000</td> </tr> <tr> <td>2013</td> <td>59,000</td> </tr> <tr> <td>2014</td> <td>64,700</td> </tr> <tr> <td>2015</td> <td>30,407▲</td> </tr> <tr> <td>Plan Target 2015 (cumulative)</td> <td>120,000</td> </tr> <tr> <td>2015 cumulative performance</td> <td>190,107</td> </tr> </tbody> </table>	Year	Performance	2012	36,000	2013	59,000	2014	64,700	2015	30,407▲	Plan Target 2015 (cumulative)	120,000	2015 cumulative performance	190,107
Year	Performance															
2012	36,000															
2013	59,000															
2014	64,700															
2015	30,407▲															
Plan Target 2015 (cumulative)	120,000															
2015 cumulative performance	190,107															
<p><b>8. Improve youth employability</b></p> <p>Youth unemployment has become a global issue. In the UK alone, those not in employment, education or training (known by the acronym NEET) is at a record high. As a global employer, we can help equip young people for the workplace and give them the skills they need to succeed.</p> <p>We can achieve this by offering opportunities at Barclays and working with partners to support wider employability initiatives.</p>	<p>Number of apprenticeships at Barclays</p> <p>Over the course of four years Barclays helped to equip 2,263 young people for the workplace and give them the skills to succeed across our UK operations, meeting our 2015 Citizenship commitment.</p>	<table border="1"> <caption>Barclays apprenticeships performance</caption> <thead> <tr> <th>Year</th> <th>Performance</th> </tr> </thead> <tbody> <tr> <td>2012</td> <td>699</td> </tr> <tr> <td>2013</td> <td>534</td> </tr> <tr> <td>2014</td> <td>501</td> </tr> <tr> <td>2015</td> <td>529▲</td> </tr> <tr> <td>Plan Target 2015 (cumulative)</td> <td>2,000</td> </tr> <tr> <td>2015 cumulative performance</td> <td>2,263</td> </tr> </tbody> </table>	Year	Performance	2012	699	2013	534	2014	501	2015	529▲	Plan Target 2015 (cumulative)	2,000	2015 cumulative performance	2,263
Year	Performance															
2012	699															
2013	534															
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2015	529▲															
Plan Target 2015 (cumulative)	2,000															
2015 cumulative performance	2,263															

Notes

▲ Within KPMG's limited assurance scope. Please see page 48.

a Balanced Scorecard (Citizenship) metric definitions presented in the Appendix. Please see page 49.

## Supporting our communities

Plan commitment	Metric <sup>a</sup>															
<p><b>9. Deliver £250m of investment in the community</b></p> <p>Barclays has a broader role in the community, in addition to our core business activities. As part of the 2015 Citizenship Plan, Barclays committed to invest £250m in the community by the end of 2015, investing both funds and the time and expertise of Barclays' employees to deliver a positive social impact in the communities in which we operate. This commitment, presented as part of the Balanced Scorecard metrics, is reported annually to provide stakeholders with a cash value of Barclays' commitment to the community and consists of the following elements:</p> <ol style="list-style-type: none"> <li>1. Direct cash donations to charities and NGOs</li> <li>2. Monetization of colleague work-time volunteer hours</li> <li>3. Supporting colleagues through Barclays' community employee programmes, including matched fundraising, matched giving and volunteer grants</li> </ol>	<p>Investment in community</p> <p>In 2015, we invested £63m in the community, allowing Barclays to exceed our Balanced Scorecard target of £250m invested in communities, with a total of £262m invested.</p>	<table border="1"> <caption>Investment in community (2012-2015)</caption> <thead> <tr> <th>Year</th> <th>Performance</th> </tr> </thead> <tbody> <tr> <td>2012</td> <td>£64.5m</td> </tr> <tr> <td>2013</td> <td>£72m</td> </tr> <tr> <td>2014</td> <td>£62.4m</td> </tr> <tr> <td>2015</td> <td>£63m▲</td> </tr> <tr> <td>Plan Target 2015 (cumulative)</td> <td>£250m</td> </tr> <tr> <td>2015 cumulative performance</td> <td>£262m</td> </tr> </tbody> </table>	Year	Performance	2012	£64.5m	2013	£72m	2014	£62.4m	2015	£63m▲	Plan Target 2015 (cumulative)	£250m	2015 cumulative performance	£262m
Year	Performance															
2012	£64.5m															
2013	£72m															
2014	£62.4m															
2015	£63m▲															
Plan Target 2015 (cumulative)	£250m															
2015 cumulative performance	£262m															
<p><b>10. Help build the enterprise, employability or financial skills of five million 10-35 year olds</b></p> <p>Barclays has a long tradition of supporting the communities in which we operate. One of the biggest challenges communities currently face is equipping the next generation of young people with the right skills to fulfil their potential. Barclays committed to help tackle this issue by investing in community programmes that build the enterprise, employability or financial skills of 10-35 year olds from disadvantaged communities – our 5 Million Young Futures ambition. We partner with high performing NGOs, charities and social enterprises that are best placed to understand local needs and implement effective community programmes. By aligning our Community Investment strategy to our skills and experience as a financial services company, the positive impact of our activity is much more than just a financial contribution. This commitment is reported annually to highlight the number of beneficiaries supported through our community partnerships.</p>	<p>Number of 10-35 year olds supported in building skills</p> <p>2015 marks the conclusion of Barclays' 5 Million Young Futures efforts. Over 2012-15, we have seen significant progress in our support of beneficiaries around the world. In 2015, we supported more than 1.57 million young people through community programmes, allowing Barclays to surpass our target of five million by reaching nearly 5.76 million young people between 2012 and 2015.</p>	<table border="1"> <caption>Number of 10-35 year olds supported in building skills (2012-2015)</caption> <thead> <tr> <th>Year</th> <th>Performance</th> </tr> </thead> <tbody> <tr> <td>2012</td> <td>1.21m</td> </tr> <tr> <td>2013</td> <td>1.22m</td> </tr> <tr> <td>2014</td> <td>1.76m</td> </tr> <tr> <td>2015</td> <td>1.57m▲</td> </tr> <tr> <td>Plan Target 2015 (cumulative)</td> <td>5m</td> </tr> <tr> <td>2015 cumulative performance</td> <td>5.76m</td> </tr> </tbody> </table>	Year	Performance	2012	1.21m	2013	1.22m	2014	1.76m	2015	1.57m▲	Plan Target 2015 (cumulative)	5m	2015 cumulative performance	5.76m
Year	Performance															
2012	1.21m															
2013	1.22m															
2014	1.76m															
2015	1.57m▲															
Plan Target 2015 (cumulative)	5m															
2015 cumulative performance	5.76m															

Notes

▲ Within KPMG's limited assurance scope. Please see page 48.

a Balanced Scorecard (Citizenship) metric definitions presented in the Appendix. Please see page 49.

# 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 second year reporting using the G4 framework. A number of sector-specific indicators have been disclosed in accordance with the Financial Services Sector Disclosures document.

We have edited the GRI indicators description for the sake of clarity. Please refer to [globalreporting.org/reporting/g4](http://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

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\*(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.

**Key** ● Fully disclosed ● Partially disclosed ○ Not disclosed

# General Standard Disclosures

## GRI aspect

### Strategy and analysis

Indicator requirement	Disclosure	Level of disclosure
<b>G4-1</b> 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 purpose and values. Please see the Chairman and Chief Executive introductions in the Barclays Strategic Report 2015.	●

### Organisational profile

Indicator requirement	Disclosure	Level of disclosure
<b>G4-3</b> Report the name of the organisation.	Barclays PLC	●
<b>G4-4</b> 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 <a href="http://barclays.com">barclays.com</a>	●
<b>G4-5</b> Report the location of the organisation's headquarters.	1 Churchill Place, London E14 5HP United Kingdom	●
<b>G4-6</b> 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. <a href="http://barclays.com/products-services.off.html">barclays.com/products-services.off.html</a>	●
<b>G4-7</b> Report the nature of ownership and legal form.	PLC (public limited company).	●
<b>G4-8</b> Report the markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries).	The types of customers and the services we offer to each of them are described on page 10 of the Annual Report.	●
<b>G4-9</b> 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 years of history and expertise in banking, Barclays operates in over 50 countries and employs approximately 130,000 people. Barclays moves, lends, invests and protects money for customers and clients worldwide.	●
<b>G4-10</b> Workforce	Please see the People section on page 79 of the Annual Report 2015, which provides detailed information on employee statistics and workforce programmes.	●
<b>G4-11</b> 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)	●
<b>G4-12</b> Describe the organisation's supply chain.	With nearly 16,000 companies from more than 41 countries supplying us across a broad range of products and services, our supply chain helps us deliver for all our customers, clients and colleagues. Our supply base is diverse, including start-ups, small and medium-sized businesses, businesses owned, controlled and operated by underrepresented segments of society as well as multinational corporations. Many of our direct suppliers have their own extensive supply chains, connecting us with thousands more businesses worldwide. Our supplier relationships are managed based upon a risk segmentation approach and are required to operate in accordance with our Supplier Code of Conduct – an extension of the Barclays Values throughout our supply chain. You can find out more about what we expect of our suppliers here: <a href="https://www.home.barclays/about-barclays/suppliers/requirements-of-external-suppliers.html#code-of-conduct">https://www.home.barclays/about-barclays/suppliers/requirements-of-external-suppliers.html#code-of-conduct</a>	●

Organisational profile continued

Indicator requirement	Disclosure	Level of disclosure
<p><b>G4-13</b> 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"> <li>Changes in the location of, or changes in, operations, including facility openings, closings and expansions</li> <li>Changes in the share capital structure and other capital formation, maintenance and alteration operations (for private sector organisations)</li> <li>Changes in the location of suppliers, the structure of the supply chain, or in relationships with suppliers, including selection and termination.</li> </ul>	<p>Barclays has been repositioned, simplified and rebalanced to improve returns significantly. We intend to be a focused international bank, 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 in the Annual Report.</p> <p>There have been no other significant changes to the organisation during the reporting year.</p>	<p>●</p>
<p><b>G4-14</b> Report whether and how the precautionary approach or principle is addressed by the organisation.</p>	<p>In 2015, we reviewed 374 transactions for environmental or social impacts. Refer to page 39 of this document for details.</p>	<p>●</p>
<p><b>G4-15</b> 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"> <li>Equator Principles</li> <li>Green Bond Principles</li> <li>United Nations Environment Programme Finance Initiative (UNEP FI)</li> <li>Wolfsburg Principles</li> <li>Soft Commodities Compact (Banking Environment Initiative and Consumer Goods Forum)</li> <li>Living Wage (UK)</li> <li>New York Declaration on Forests (2014)</li> <li>The Paris Pledge for Action (2015)</li> <li>UN Principles for Responsible Investment (The Barclays UK Retirement fund is a signatory).</li> </ul>	<p>●</p>
<p><b>G4-16</b> 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"> <li>Holds a position on the governance body</li> <li>Participates in projects or committees</li> <li>Provides substantive funding beyond routine membership dues</li> <li>Views membership as strategic.</li> </ul>	<ul style="list-style-type: none"> <li>Banking Environment Initiative</li> <li>Equator Principles</li> <li>Business in the Community</li> <li>United Nations Environment Programme Finance Initiative (UNEP FI)</li> <li>Thun Group</li> <li>Business for Social Responsibility (BSR).</li> </ul> <p><b>Trade associations</b> 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 – <a href="http://home.barclays/citizenship/reports-and-publications/public-policy.html">home.barclays/citizenship/reports-and-publications/public-policy.html</a></p>	<p>●</p>

Identified material aspects and boundaries

Indicator requirement	Disclosure	Level of disclosure
<p><b>G4-17</b> 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"> <li>Personal and Corporate Bank</li> <li>Investment Bank</li> <li>Africa Banking</li> <li>Barclaycard</li> <li>Barclays Non-Core.</li> </ul> <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 – <a href="http://home.barclays/citizenship/reports-and-publications/country-snapshot.html">home.barclays/citizenship/reports-and-publications/country-snapshot.html</a></p>	<p>●</p>
<p><b>G4-18</b> 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>	<p>●</p>

## Identified material aspects and boundaries continued

### Materiality process description<sup>Ω</sup>

#### 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 was 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.

The Board Reputation Committee (BRC), the Citizenship Leadership Council and the Executive Committee are responsible for aligning the citizenship strategy and the wider business strategy.

#### 2. 2015 process for defining report content, aspect boundaries and material topics

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

In 2015, we followed the GRI G4 materiality process as described in the G4 Sustainability Reporting Guidelines. Following a materiality assessment conducted last year, this year we reviewed the existing materiality matrix based on the outcomes of the internal desktop study. The desktop study included the review of the engagement outcomes with external stakeholders, results of Barclays’ sustainability benchmarks performance, horizon scans, media analysis and regulatory changes within the non-financial reporting sphere.

Besides our regular stakeholder engagement activity (see G4-24 to G4-27 for more details on stakeholder identification, engagement and inclusiveness<sup>a</sup>), this year we conducted a reporting review in order to gain feedback on Barclays’ integrated approach to reporting and Citizenship – a series of stakeholder interviews carried out by a third party. The results of the review can be found in Barclays Stakeholder Snapshot 2015 [home.barclays/citizenship/our-approach/stakeholder-engagement.html](http://home.barclays/citizenship/our-approach/stakeholder-engagement.html). This review informed our materiality process and served as a basis for developing the content of 2015 Citizenship Supplement.

#### 2.1. Prioritisation of relevant topics

Outcomes of the stakeholder engagement and desktop study were presented to the working group for prioritisation. As last year the working group comprised 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).

Prioritisation of relevant topics was based on two major assumptions – 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.

<b>Importance to stakeholders</b>	<b>Highly significant</b> • 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 broader 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 Tax principles	
	<b>Significant</b> • Focus for one or two key stakeholder groups	Sustainable supply chain Occupational Health and Safety Direct environmental impacts other than GHG emissions	
		<b>Importance to Barclays</b>	<b>Highly significant</b> • Group-wide significance • Strategic relevance for long-term performance

Following prioritisation review no topics were removed or added in 2015, but a number of overarching themes for additional disclosure have been identified:

- Update on structural reform
- Technological resilience and cyber security
- Climate change – portfolio risk and new opportunities.

Note

<sup>Ω</sup> Within KPMG’s limited assurance scope. Please see page 48.

<sup>a</sup> Stakeholder engagement activity referenced in G24 to G27 is outside of KPMG’s limited assurance scope.

## Identified material aspects and boundaries continued

### 2.2. 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.

The final output of the materiality process has fed into the planning stages of our Annual Report and Citizenship Supplement.

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

### 2.3. 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 48 of this supplement.

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

Indicator requirement	Disclosure	Level of disclosure																																										
<b>G4-19</b> List all the material Aspects identified in the process for defining report content.	Refer to G4-18	●																																										
<b>G4-20</b> For each material Aspect, report the Aspect Boundary within the organisation.	Refer to the Appendix	●																																										
<b>G4-21</b> For each material Aspect, report the Aspect Boundary within the organisation.	Refer to the Appendix	●																																										
<b>G4-22</b> Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.	<p><b>Environmental data</b></p> <p>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 CO<sub>2</sub> 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 more accurate data being available which led to replacements of estimates with actual data for 2012, 2013 and 2014. In 2015, 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 2014, 2013 and 2012 data:</p> <table border="1"> <thead> <tr> <th>Metric</th> <th>2014 new (2015 AR)</th> <th>2014 old (2014 AR)</th> <th>2013 old (2014 Citizenship Report)</th> <th>2013 new (2015 Annual Report)</th> <th>2012 old (2014 Citizenship Report)</th> <th>2012 new (2015 Annual Report)</th> </tr> </thead> <tbody> <tr> <td>Energy (MWh)</td> <td>1,391,184</td> <td>1,355,451</td> <td>1,506,075</td> <td>1,640,340</td> <td>1,594,023</td> <td>1,766,911</td> </tr> <tr> <td>Carbon (tCO<sub>2</sub>e)<sup>a</sup></td> <td>853,376</td> <td>830,668</td> <td>968,781</td> <td>1,036,755</td> <td>1,060,442</td> <td>1,119,145</td> </tr> <tr> <td>Carbon (tCO<sub>2</sub>e) per cent reduction</td> <td>-17.8%</td> <td>-14.3%</td> <td>-8.6%</td> <td>-7.4%</td> <td></td> <td></td> </tr> <tr> <td>Total water withdrawal by source (m<sup>3</sup>)</td> <td>1,359,370</td> <td>1,310,949</td> <td>1,436,305</td> <td>1,436,305</td> <td>1,482,404</td> <td>1,482,404</td> </tr> <tr> <td>Total water withdrawal by source (coverage)</td> <td>41%</td> <td>44%</td> <td>44%</td> <td>44%</td> <td>47%</td> <td>47%</td> </tr> </tbody> </table>	Metric	2014 new (2015 AR)	2014 old (2014 AR)	2013 old (2014 Citizenship Report)	2013 new (2015 Annual Report)	2012 old (2014 Citizenship Report)	2012 new (2015 Annual Report)	Energy (MWh)	1,391,184	1,355,451	1,506,075	1,640,340	1,594,023	1,766,911	Carbon (tCO <sub>2</sub> e) <sup>a</sup>	853,376	830,668	968,781	1,036,755	1,060,442	1,119,145	Carbon (tCO <sub>2</sub> e) per cent reduction	-17.8%	-14.3%	-8.6%	-7.4%			Total water withdrawal by source (m <sup>3</sup> )	1,359,370	1,310,949	1,436,305	1,436,305	1,482,404	1,482,404	Total water withdrawal by source (coverage)	41%	44%	44%	44%	47%	47%	●
Metric	2014 new (2015 AR)	2014 old (2014 AR)	2013 old (2014 Citizenship Report)	2013 new (2015 Annual Report)	2012 old (2014 Citizenship Report)	2012 new (2015 Annual Report)																																						
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<b>G4-23</b> Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.	There were no significant changes from previous reporting periods in the Scope and Aspect Boundaries.	●																																										

Note

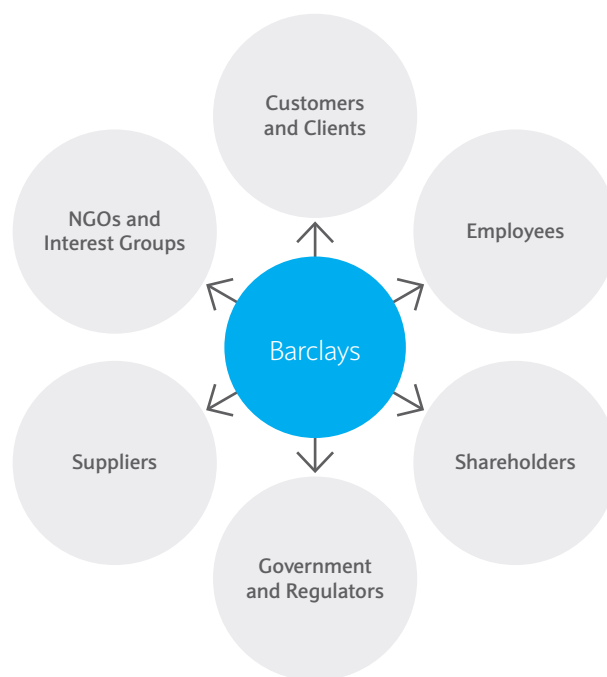
a Including fugitive emissions for all years apart from 2012.



## Stakeholder engagement

Indicator requirement	Disclosure	Level of disclosure
<b>G4-24</b> Provide a list of stakeholder groups engaged by the organisation.	See below	●
<b>G4-25</b> Report the basis for identification and selection of stakeholders with whom to engage.	See below	●
<b>G4-26</b> 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 2015, 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.

Further information on stakeholder engagement activity is available in Barclays Stakeholder Snapshot 2015. [home.barclays/citizenship/our-approach/stakeholder-engagement.html](http://home.barclays/citizenship/our-approach/stakeholder-engagement.html)

<b>G4-27</b> 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	●
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## Stakeholder engagement continued

Stakeholder group	Issues identified	Our response
Customers and clients	<ul style="list-style-type: none"> <li>Customer service enhancements</li> <li>Complaints</li> <li>Individual and SME support through the provision of credit</li> <li>Transparency and accessibility of products and services.</li> </ul>	<ul style="list-style-type: none"> <li>We continue to be a major provider of personal and housing finance, bringing innovative banking solutions across the world</li> <li>Please see the Strategic Report 2015 for information</li> <li>With a view to continually improving banking experience with us, we gather and publish complaints data. <a href="http://home.barclays/citizenship/reports-and-publications/uk-complaints-data.html">home.barclays/citizenship/reports-and-publications/uk-complaints-data.html</a></li> </ul>
Employees	<ul style="list-style-type: none"> <li>Culture and values</li> <li>Diversity and inclusion</li> <li>Training and development.</li> </ul>	<ul style="list-style-type: none"> <li>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 13 of the Annual Report for information</li> <li>In 2015, we continued our efforts to increase the proportion of women in senior roles. <a href="http://home.barclays/citizenship/the-way-we-do-business/diversity-and-inclusion.html">home.barclays/citizenship/the-way-we-do-business/diversity-and-inclusion.html</a></li> <li>Robust training and development initiatives allow us to recruit and retain top talent.</li> </ul>
Shareholders	<ul style="list-style-type: none"> <li>Financial performance</li> <li>Strategic review</li> <li>Capital and leverage.</li> </ul>	<ul style="list-style-type: none"> <li>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' 2015 financial performance, please see the Annual Report 2015</li> <li>Detailed information on Investor Relations is presented. <a href="http://home.barclays/barclays-investor-relations.html">home.barclays/barclays-investor-relations.html</a></li> </ul>
Suppliers	<ul style="list-style-type: none"> <li>Prompt payments</li> <li>Diversity and inclusion</li> <li>Our sustainability expectations of suppliers..</li> </ul>	<ul style="list-style-type: none"> <li>We see our suppliers as an extension of our business and key in helping us to provide excellent service to our customers</li> <li>In 2015, we continued to promote prompt payment to suppliers across the Group and track this metric under our Balanced Scorecard</li> <li>We are committed to supplier diversity and further development of our supply chain in line with best sustainability practice. <a href="http://home.barclays/citizenship/our-approach/policy-positions.html">home.barclays/citizenship/our-approach/policy-positions.html</a></li> </ul>
Government and regulators	<ul style="list-style-type: none"> <li>Regulatory reforms</li> <li>Conduct and compliance.</li> </ul>	<ul style="list-style-type: none"> <li>Being a global systemically important financial institution, our priority is to promptly respond and keep pace with the regulatory changes</li> <li>Barclays supported the creation of a banking code of conduct governed by a body to oversee standards, with a Register of Approved Bankers</li> <li>Further information on public policy activity is available on our website. <a href="http://home.barclays/citizenship/reports-and-publications/public-policy.html">home.barclays/citizenship/reports-and-publications/public-policy.html</a></li> </ul>
Non-governmental organisations and interest groups	<ul style="list-style-type: none"> <li>Need for a change in values, conduct and culture, along with a longer-term outlook</li> <li>Impact of lending to sensitive sectors</li> <li>Banking sector approach to managing human rights</li> <li>Supporting products and services that address social challenges.</li> </ul>	<ul style="list-style-type: none"> <li>We believe that by engaging with NGOs and interest groups we improve our public disclosures and maintain greater overall transparency. In 2015, we continued to engage with our stakeholders through debates and forums</li> <li>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</li> <li>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.</li> </ul>

## Report profile

Indicator requirement	Disclosure	Level of disclosure
<b>G4-28</b> Reporting period (such as fiscal or calendar year) for information provided.	Year ended 31 December 2015.	●
<b>G4-29</b> 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 home.barclays/barclays-investor-relations/results-and-reports/annual-reports.html; for Citizenship reports please see home.barclays/citizenship/our-approach/our-archive.html  The most recent previous reports relate to the year ended 31 December 2014.	●
<b>G4-30</b> Reporting cycle (such as annual, biennial).	Annual.	●
<b>G4-31</b> Provide the contact point for questions regarding the report or its contents.	citizenship@barclays.com 1 Churchill Place, London, E14 5HP, UK.	●
<b>G4-32</b> 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.	●
<b>G4-33</b> 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 48 for further detail.  The outcomes of the assurance along with relevant recommendations are presented in the Management Report that is reviewed at senior level and circulated to data owners.	●

## Governance

Indicator requirement	Disclosure	Level of disclosure
<p><b>G4-34</b> 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.</p>	<p>The Board is responsible to shareholders for creating and delivering sustainable shareholder value through the management of the Group's businesses. It should therefore determine the strategic objectives and policies of the Group to deliver long-term value, providing overall strategic direction within a framework of rewards, incentives and controls.</p> <p>The Board must ensure that management strikes an appropriate balance between promoting long-term growth and delivering short-term objectives.</p> <p>The Board, in order to be effective, should demonstrate ethical leadership and promote the Company's collective vision of the Company's purpose, values, culture and behaviours. Directors must act in a way they consider, in good faith, would promote the success of the Company for the benefit of the shareholders as a whole and, in doing so, have regard (among other matters) to:</p> <ul style="list-style-type: none"> <li>(a) The likely consequences of any decision in the long term;</li> <li>(b) The interests of Barclays' employees;</li> <li>(c) The need to foster Barclays' business relationships with suppliers, customers and others;</li> <li>(d) The impact of Barclays' operations on the community and the environment;</li> <li>(e) The desirability of Barclays' maintaining a reputation for high standards of business conduct; and</li> <li>(f) The need to act fairly as between shareholders of Barclays.</li> </ul> <p>Environmental, social and reputational issues form part of the remit of the Board Reputation Committee (BRC). The principal purpose of the Committee is to review, on behalf of the Board, the efficiency of the processes for the identification and management of conduct risk and reputation risk. It also reviews and monitors the effectiveness of Barclays' Citizenship strategy, including the management of Barclays' economic, social and environmental contribution. The Committee's report for 2015 is available in the Annual Report 2015.</p> <p>Barclays Corporate Governance Report and Directors' Report sets out the governance structure and further detail on the Board of Directors and Board committees.</p>	

Governance continued

Indicator requirement	Disclosure	Level of disclosure
<p><b>G4-35</b> Report the process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees.</p>	<p>The Group Board delegates authority for oversight of economic, environmental and social topics to the Board Reputation Committee (BRC), which reviews management’s recommendations on conduct and reputational risk and the effectiveness of the processes by which the Group identifies and manages these risks. It also reviews and monitors the effectiveness of Barclays’ Citizenship strategy, including the management of Barclays’ economic, social and environmental contribution (see G4-45 and G4-48 for further detail). The BRC provides strategic direction to the management committees and Business Unit and Functional heads, through the Group CEO and Global Head of Citizenship and Reputation and others who present to or attend the Committee.</p> <p>The Global Citizenship Council (GCC) is a management committee comprised of senior leaders with responsibility for providing overall strategic direction and leadership of Barclays Global Citizenship strategy and driving engagement, collaboration, consistency and alignment across all Business Units, Functions and geographies in relation to the Citizenship strategy.</p>	<p>●</p>
<p><b>G4-36</b> Report whether the organisation has appointed an executive-level position or positions with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body.</p>	<p>Barclays has created a new senior executive role to manage Citizenship and reputation topics. The Global Head of Citizenship and Reputation leads a range of specialist teams globally and has a reporting line into the Group Chief Executive. The Global Head also presents regular updates to the Board Reputation Committee and management committees.</p>	<p>●</p>
<p><b>G4-37</b> Report processes for consultation between stakeholders and the highest governance body on economic, environmental and social topics. If consultation is delegated, describe to whom and any feedback processes to the highest governance body.</p>	<p>Barclays conducts a series of stakeholder engagement and horizon-scanning exercises on a regular basis. These are designed to gather stakeholder insight from a broad range of groups, including investors, academics and NGOs, and provide more detail on current and emerging reputation and citizenship issues. Results from stakeholder engagement and horizon scanning are communicated to the BRC.</p>	<p>●</p>
<p><b>G4-38</b> Report the composition of the highest governance body and its committees.</p>	<p>The Barclays Board has 14 members, including the Chairman, 2 executive Directors and 11 non-executive Directors.</p> <p>The gender balance as at end 2015 is 4 female Directors (28%) and 10 male Directors (72%).</p> <p>Further detail on the composition of the Board, Director biographies and the principal Board committees is available in the Corporate Governance section of the Annual Report 2015.</p>	<p>●</p>
<p><b>G4-39</b> Report whether the Chair of the highest governance body is also an executive officer (and, if so, his or her function within the organisation’s management and the reasons for this arrangement).</p>	<p>The Chairman of the Board of Directors is not an executive officer, with separation between the roles of Chairman and Chief Executive. John McFarlane served as Executive Chairman from 17 July to 30 November 2015 on an interim basis following the Board’s decision to search for a new Chief Executive to succeed Antony Jenkins. Jes Staley was appointed as Chief Executive on 1 December 2015, at which point John McFarlane reverted to his role of non-executive Chairman.</p>	<p>●</p>
<p><b>G4-40</b> Report the nomination and selection processes for the highest governance body and its committees, and the criteria used for nominating and selecting highest governance body members.</p>	<p>The balance and mix of appropriate skills and experience of non-executive Directors will be taken into account when considering a proposed appointment. The behaviours likely to be demonstrated by potential Non-Executive Directors will also be considered when interviewing for new appointments to ensure that an environment in which challenge is expected and achieved is maintained in the boardroom.</p> <p>In reviewing Board composition, the Board Nominations Committee will consider the benefits of diversity, including gender, and look to ensure a geographical mix of Directors, together with representatives from different industry sectors. The Board’s objective is that approximately 50% of non-executive Directors, including the Group Chairman and Chairmen of the principal Board Committees, should have banking and/or financial experience and this will also be taken into account when recommending appointments.</p> <p>See Corporate Governance at Barclays <a href="http://home.barclays/about-barclays/barclays-corporate-governance.html">home.barclays/about-barclays/barclays-corporate-governance.html</a> for more detail and refer to Board Nominations Committee report for 2015 in the Annual Report 2015.</p>	<p>●</p>



Governance continued

Indicator requirement	Disclosure	Level of disclosure
<p><b>G4-41</b> Report processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether conflicts of interest are disclosed to stakeholders.</p>	<p>No Director will put themselves in a position where their interests conflict or may be perceived to conflict, with those of the Group. Directors must not accept a benefit from a third party conferred by reason of: (a) being a Director, or (b) doing (or not doing) anything as a Director.</p> <p>If Directors have any doubts whether a conflict or potential conflict may arise, they should consult the Chairman or Company Secretary, in the case of non-executive Directors or the Chief Executive in the case of executive Directors, before doing anything that might compromise the Group.</p> <p>Directors are required to notify the Company Secretary in advance of any potential conflicts through other Directorships or shareholdings. If a conflict or potential conflict may arise, Directors must seek authorisation from the Board, in accordance with Barclays' articles of association. Once authorised, conflicts will be recorded in a Conflicts Register to ensure the Director's duty to avoid conflicts is not infringed. Directors are also required to notify the other Directors of any potential or existing transactional conflicts and may do so via the Company Secretary.</p> <p>See Corporate Governance at Barclays home.barclays/about-barclays/barclays-corporate-governance.html for further detail.</p>	<p>●</p>
<p><b>G4-42</b> Report the highest governance body's and senior executives' roles in the development, approval, and updating of the organisation's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts.</p>	<p>See G4-34 and G4-45</p>	<p>●</p>
<p><b>G4-43</b> Report the measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics.</p>	<p>In addition, part of the role requirements for the Chairman of the Board Reputation Committee include:</p> <p>"Knowledge of Corporate Social Responsibility and Sustainability – must have a good understanding of Corporate Social Responsibility and Sustainability Principles and make every effort to keep up to date with domestic and international best practice developments".</p> <p>See Corporate Governance at Barclays home.barclays/about-barclays/barclays-corporate-governance.html for more detail and refer to Board Reputation Committee report for 2015 in the Annual Report 2015.</p>	<p>●</p>



Governance continued

Indicator requirement	Disclosure	Level of disclosure
<p><b>G4-45</b></p> <p>a. Report the highest governance body's role in the identification and management of economic, environmental and social impacts, risks, and opportunities. Include the highest governance body's role in the implementation of due diligence processes.</p> <p>b. Report whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental and social impacts, risks, and opportunities.</p>	<p>a. The Board Reputation Committee (BRC) reviews and approves Barclays' overall Citizenship strategy and associated policies, including policies on financial inclusion, diversity, Citizenship and environment, ensuring that they take appropriate account of external developments and expectations. The BRC will recommend to the Board any changes to Barclays' overall Citizenship strategy, values and associated policies.</p> <p>b. Barclays conducts regular stakeholder engagement and horizon scanning exercises to identify current and emerging reputational, social and environmental issues, which are communicated to the BRC. In addition, the results of Barclays' annual materiality assessment for Citizenship reporting is also reviewed by the Committee as part of their approval of the annual Citizenship report.</p>	<p>●</p>
<p><b>G4-48</b></p> <p>Report the highest committee or position that formally reviews and approves the organisation's sustainability report and ensures that all material Aspects are covered.</p>	<p>The Board Reputation Committee reviews Citizenship Key Performance Indicators and progress against Citizenship objectives twice-yearly; and reviews and signs-off the content of Barclays' annual Citizenship report.</p>	<p>●</p>
<p><b>G4-51</b></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"> <li>■ Fixed pay and variable pay</li> <li>■ Performance-based pay</li> <li>■ Equity-based pay</li> <li>■ Bonuses</li> <li>■ Deferred or vested shares.</li> </ul> <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 2015 Remuneration Report in the Annual Report 2015.</p> <p>b. Barclays Balanced Scorecard covers performance across the 5C's including economic, social and environmental objectives. Please see the Strategic Report 2015 for further details on the Balanced Scorecard.</p>	<p>●</p>
<p><b>G4-52</b></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>●</p>
<p><b>G4-53</b></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>●</p>

Governance continued

Indicator requirement	Disclosure	Level of disclosure
<p><b>G4-54</b> 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><b>G4-55</b> 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	Level of disclosure
<p><b>G4-56</b> 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. All Barclays' colleagues have annual reviews, which include an assessment of their performance against these values.</p> <p>The Barclays Way was launched in 2013, replacing a number of existing codes of conduct with one unifying document. The code is updated annually and all Barclays' employees globally are required to undertake an e-learning module and pass an assessment test every year. As at end 2015, 99% of our colleagues had attested to the Barclays Way (2014: 98%). The Barclays Way is available on our website. <a href="http://home.barclays/citizenship/our-approach/policy-positions.html">home.barclays/citizenship/our-approach/policy-positions.html</a></p>	
<p><b>G4-57</b> Report the internal and external mechanisms for seeking advice on ethical and lawful behaviour, and matters related to organisational integrity, such as helplines or advice lines.</p>	<p>Barclays provides an internal and external framework for colleagues to raise concerns about the actions of staff members, without the fear of retaliation. We do this because it is the right thing to do for our clients, colleagues and reputation.</p> <p>All reports are kept in the strictest of confidence. Internal policy and processes protect those that raise concerns.</p> <p>Another tool that helps our colleagues to move beyond legal, regulatory and compliance requirements and consider broader societal impacts and opportunities in our key business decisions is the Barclays Lens, a values based decision-making tool piloted in 2013. Please see page 4 for more detail.</p>	




Ethics and integrity continued

Indicator requirement	Disclosure	Level of disclosure														
<p><b>G4-58</b> Report the internal and external mechanisms for reporting concerns about unethical or unlawful behaviour, and matters related to organisational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines.</p>	<p>On 30 April 2015, the Raising Concerns (Whistleblowing) Policy was updated; this sets out Barclays Whistleblowing process and strongly encourages employees to feel empowered to raise concerns about behaviour and practices that are counter to our Values and Behaviours.</p> <p>To facilitate the raising of these concerns Barclays provides internal and external gateways for employees and others connected with the Bank to report both confidentially and, where permissible, anonymously. Where a person raising a concern wishes to remain anonymous, no attempt will be made to identify them. To promote awareness of the process and in particular the gateways, last year the Bank introduced mandatory whistleblowing training which to date has been completed by over 84,000 employees globally.</p> <p>In addition, arrangements have also been put in place for employees to obtain free, independent and confidential advice on whether or how to make a whistleblowing report by calling the Public Concern at Work advice line or by visiting their website. Employees are also informed that they are able to raise their concerns directly with a regulator. When a concern is raised, where there is sufficient information, a case is created and the specific concern(s) independently reviewed. Where merited, concerns are escalated to senior management and where appropriate, regulators.</p> <p>Barclays operates a strict no retaliation policy to protect employees who raise concerns and others who assist in a subsequent investigation. All allegations of retaliation are treated very seriously. To deliver the very best service to persons who raise their concerns, Barclays has a dedicated Whistleblowing Team which consists of seven specialist operatives based in London, Birmingham and New York and three additional employees located in Mumbai and Tokyo.</p> <p>Later this year and in accordance with new UK whistleblowing regulations being introduced by the FCA, Barclays will appoint a non-executive Director to fulfil the role of 'Whistleblowers' Champion'. Their responsibilities will include ensuring and overseeing the integrity, independence and effectiveness of the firm's policies and procedures on whistleblowing and on the protection of whistleblowers against retaliation as a result of raising concerns.</p> <p>In 2015, 347 concerns were raised through the whistleblowing process.</p> <p><b>Whistleblowing cases by Business Unit (%)<sup>a</sup></b></p> <table border="1"> <thead> <tr> <th>Business Unit</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>1 PCB Personal</td> <td>49%</td> </tr> <tr> <td>2 PCB Corporate</td> <td>7%</td> </tr> <tr> <td>3 PCB Wealth</td> <td>3%</td> </tr> <tr> <td>4 IB</td> <td>17%</td> </tr> <tr> <td>5 Barclaycard</td> <td>6%</td> </tr> <tr> <td>6 Group</td> <td>18%</td> </tr> </tbody> </table>	Business Unit	Percentage	1 PCB Personal	49%	2 PCB Corporate	7%	3 PCB Wealth	3%	4 IB	17%	5 Barclaycard	6%	6 Group	18%	●
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Note  
 a Data excludes Barclays Africa. For Barclays Africa specific whistleblowing data please see Barclays Africa Group Integrated Report 2015.

## Economic performance

Indicator requirement	Disclosure	Level of disclosure
<p><b>G4-DMA</b> 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><b>(1) Economic performance</b> – 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 2015 are available in the Strategic Report.</p> <p><b>(2) Indirect economic impacts</b> – 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><b>(3) Community support</b> – 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"> <li>▪ Investing money, time and skills in partnerships with respected and relevant non-governmental organisations (NGOs), charities and social enterprises. Read more about our community investment programmes. <a href="http://home.barclays/citizenship/supporting-communities/our-programmes.html">home.barclays/citizenship/supporting-communities/our-programmes.html</a></li> <li>▪ Enabling colleagues to use their professional skills and expertise in a range of activities, including volunteering and fundraising. Read more about our employee programmes <a href="http://home.barclays/citizenship/supporting-communities/employees-in-action.html">home.barclays/citizenship/supporting-communities/employees-in-action.html</a></li> </ul> <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. <a href="http://home.barclays/citizenship/supporting-communities/reaching-our-goal.html">home.barclays/citizenship/supporting-communities/reaching-our-goal.html</a></p>	

# Specific Standard Disclosures

## Economic

### Economic performance continued

Indicator requirement	Disclosure	Level of disclosure
<b>G4-EC1</b> Direct economic value generated and distributed.		●

- 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 2015 'Country Snapshot' available online. [home.barclays/citizenship/reports-and-publications/country-snapshot.html](http://home.barclays/citizenship/reports-and-publications/country-snapshot.html)

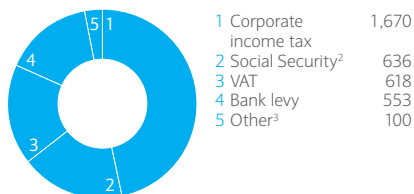
#### Direct economic value generated and distributed

VALUE GENERATED	2015	2014	2013	2012
Revenues (Total Income)	<b>£24,454m</b>	£25,288m	£27,935m	£25,009m
<b>VALUE DISTRIBUTED</b>				
<i>Shareholders</i>				
Dividends paid to shareholders	<b>£1,081m</b>	£1,057m	£859m	£733m
<i>Government</i>				
Taxes borne <sup>1</sup>	<b>£3,577m</b>	£3,485m	£3,374m	£3,234m
Taxes collected <sup>2</sup>	<b>£2,957m</b>	£3,187m	£3,044m	£2,856m
<i>Employees</i>				
Group compensation costs	<b>£8,339m</b>	£8,891m	£9,616m	£9,579m
<i>Communities</i>				
Global investment in our communities	<b>£63m</b>	£62.4m	£72m	£64.5m

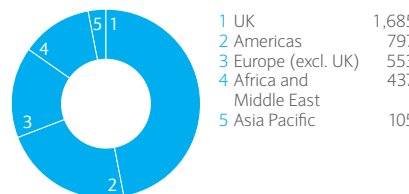
1. Taxes borne are the Company's own tax contribution, representing taxes paid or suffered at source by the Company in the year.
2. Taxes collected are those collected from employees and customers on behalf of governments. The VAT collected represents Barclays' contribution to the public finances and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

- Overview of tax paid by type and region 2015<sup>1</sup>

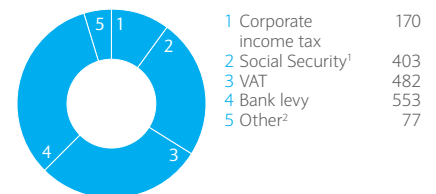
#### Tax paid globally (£m)



#### Tax paid by region (£m)



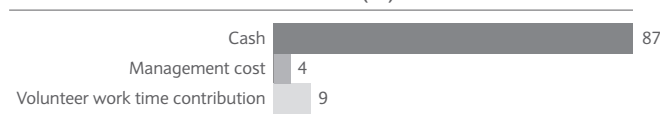
#### Tax paid in the UK (£m)



1. Please see country snapshot for more information.
2. Social Security – includes employer national insurance contributions.
3. Other – includes material property taxes.

- Community Investment

#### Invested in our communities in 2015 (%): £63m



- Community investment employee programme participation


Metric	2015
Total unique colleagues participating in Barclays' volunteering, fundraising or giving programmes	<b>62,000</b>
Total number of volunteering hours	<b>350,000</b>
Total number of colleagues volunteering their time and expertise	<b>41,000</b>
Percentage of volunteering interactions leveraging colleagues' skills	<b>60%</b>
Total amount raised and matched through fundraising and giving	<b>£30m</b>

Key ● Fully disclosed ○ Partially disclosed ○ Not disclosed

## Economic performance continued

■ Beneficiary/output and impact figures

Metric	2015
10-35 year olds supported in building skills	1.57m
<b>Number of young people:</b>	
supported in receiving enterprise skills training	370,000
started a business or income-generating activity	85,000
received employment skills or job training	686,000
secured work placements, internships or employment	59,000
helped with literacy and/or numeracy support	319,000
improved literacy or numeracy skills	96,000
received financial skills support	648,000
experienced a positive change in confidence and understanding of money matters	248,000

Indicator requirement	Disclosure	Level of disclosure
<p><b>G4-EC2</b> Financial implications and other risks and opportunities for the organisation's activities due to climate change</p>	<p>There has been significant activity on furthering the financial sector's understanding of the potential financial, operational and strategic implications of climate change during 2015. In particular, in November the Financial Stability Board (FSB) recommended to the G20 creation of an industry-led disclosure task force on climate-related risks. This Taskforce was established in December 2015 with the mandate to consider the physical, liability and transition risks associated with climate change; to identify effective corporate financial disclosures; to develop a set of recommendations for climate-related disclosures. Improving the quality and consistency of climate related financial risk disclosures by companies will enable more effective disclosure and analysis of material information by lenders, insurers, investors and other stakeholders.</p> <p>Environmental credit risk considerations are increasingly seeking to anticipate the impacts of climate change, especially in longer-term developments. For example, in considering the potential environmental impacts of a proposed mining transaction, our Environmental Risk Management team found that the due diligence papers submitted referenced a permit allowing the mine operators to access adequate water supplies, but made no reference to the outlook for water supplies over the anticipated life of the mine. The development was in a region already viewed as 'water stressed', and forecast to become 'water scarce' given that water supplies originated as meltwaters from glaciers which were known to be in retreat. Given that power to the mine was also assumed to be drawn from local supplies, themselves derived from hydro-power generation, further assessment was called for to determine the potential risk profile of the transaction. The needs of competing users of both the water supplies (agricultural and urban users) and the power were also factors considered.</p>	

## Indirect economic impacts

Indicator requirement	Disclosure	Level of disclosure
<b>G4-EC8</b> Significant indirect economic impacts, including the extent of impacts.	<ul style="list-style-type: none"> <li>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</li> <li>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</li> <li>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.</li> </ul>	●

### Financing the real economy – Citizenship Plan metrics

	2015	2014	2013	2012
New and renewed lending to households (Citizenship Plan)*	<b>£34.1bn</b>	£40.3bn	£34bn	£33.4bn
New and renewed lending to small and medium-sized enterprises (SMEs) (Citizenship Plan)*	<b>£12.2bn</b>	£14.0bn	£13.4bn	£11.1bn
Assist on raising financing for businesses and governments (Citizenship Plan)*	<b>£879bn</b>	£817bn	£840bn	£830bn

\*Definitions available on page 49.

### 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 30,000 people with business advice and support through seminars, tools, clinics and workshops. This consisted of over 4,000 people in the UK and more than 25,000 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](http://barclays.com/citizenship/contributing-to-growth/entrepreneurs.html)

### Additional information

- Increasing access to financial services (see page 46)
- Financing social and environmentally beneficial activity (see page 44 and 45)
- Youth skills development programmes (see page 26).

Procurement Practices

Indicator requirement	Disclosure	Level of disclosure
<p><b>G4-DMA</b> Aspect: Procurement Practices</p>	<p>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 will always require that our suppliers comply with all applicable laws, regulations and standards within the geographies in which they operate. In instances where standards outlined in the Supplier Code of Conduct differ from local laws and customs, we expect suppliers to respect these standards within the context of the customs and the local laws of their specific geography.</p> <p>The Barclays Supplier Code of Conduct has four principal components which focus specifically on our minimum expectations with regards to Diversity and Inclusion, Environmental Management, Human Rights and working in accordance with the Barclays Values.</p> <p>Within the context of these four principal components, consistent with marketplace trends toward greater corporate supply chain responsibility and accountability, we outline our Supplier Code of Conduct and provide highlights of activities undertaken in 2015 to apply them in practice.</p> <p><b>Diversity and inclusion</b> Barclays has a firm commitment to enable equality of opportunity and workplace cultures that promote inclusion, as outlined in the Barclays Diversity Charter. We not only meet the basic legal requirements in every jurisdiction we operate in, but seek to lead the way in this area. We encourage our Suppliers to partner with us to achieve excellence in equality, diversity and inclusion through:</p> <ul style="list-style-type: none"> <li>■ Workplace Inclusion</li> <li>■ Avoidance of Discrimination</li> <li>■ Customer-focused accessibility and inclusion</li> <li>■ Inclusive supply chain management.</li> </ul> <p><b>Prompt payment</b> Prompt payment is critical to the cash flow of every business, and especially to smaller businesses within the supply chain as cash flow issues are a major contributor to business failure.</p> <p>Barclays is a signatory to the Prompt Payment Code in the UK, <a href="http://promptpaymentcode.org.uk">promptpaymentcode.org.uk</a>. We commit to paying our suppliers within clearly defined terms, and to ensuring there is a proper process for dealing with any issues that may arise. We measure prompt payment by calculating the percentage of third-party supplier spend paid within a specified time following receipt of the invoice (by value over a three-month rolling period) for all entities where invoice data exists.</p> <p>In 2015, Barclays achieved 86% payment on time, exceeding our public commitment of 85%. By paying our suppliers promptly, we live the Barclays Values and Behaviours. We expect the same to be the practise of our suppliers in doing business with their subcontractors.</p>	<p>●</p>

Procurement Practices continued

Indicator requirement	Disclosure	Level of disclosure
<p><b>G4-EC9</b> Proportion of spending on local suppliers at significant locations of operation.</p>	<p>All suppliers are treated equally and fairly in accordance with relevant sourcing and procurement policies. We select suppliers based upon best value and seek ways to maximize competition from all segments of society.</p> <p>As part of our Supplier Diversity initiative, in the major regions of the world where we do business, we work with non-governmental agencies (NGOs) to identify local, diverse businesses to compete for business throughout our supply chain. The diversity of these businesses span size and maturity differences, as well as ownership characteristics – gender, racial, cultural, sexual identity, military background and physical-ability differences. Through establishment of policy and practices within our strategic sourcing function, we implemented reporting, education and engagement programmes that have seen us steadily improve our proportion of global expenditure with diverse suppliers, moving from 5.6% of spend in 2014 to nearly 7% in 2015.</p> <p>We introduced the Supplier Diversity Day event in London, Johannesburg and New York that afforded local, diverse businesses an opportunity to build relationships with our sourcing and business unit colleagues, learn about upcoming sourcing events and gain important financing and business expertise from our banking colleagues.</p> <p>We held Open Innovation events that provided an opportunity for small technology entrepreneurs to offer disruptive technology solutions to some of our most daunting challenges.</p> <p>We also encouraged key suppliers and corporate clients to participate in the Barclays LifeSkills and Movement to Work initiatives to support the Employability agenda by helping to bridge the gap between employment and education. In 2015, 141 suppliers and corporate clients were actively engaged in this initiative offering 1,439 placements/traineeship work experience opportunities.</p>	<p>●</p>

# Specific Standard Disclosures

## Environmental

Indicator requirement	Disclosure	Level of disclosure
<b>G4-DMA</b>	<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, 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><sup>a</sup>.</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><b>Reporting period</b> Environmental data for 2015, 2014 and 2013 is reported for the periods running from 1 October to 30 September.</p> <p>Environmental data prior to 2013 is reported on the basis of Barclays' financial year, running from 1 January to 31 December.</p> <p>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>	●

## Materials

Indicator requirement	Disclosure	Level of disclosure												
<b>G4-EN1</b> Materials used by weight or volume.	<p>Our paper consumption in 2015 is presented below. We capture paper purchased data from our Sourcing teams globally.</p> <table border="1"> <thead> <tr> <th>2015 data</th> <th>2015 coverage</th> <th>2014 data</th> <th>2014 coverage</th> <th>2013 data</th> <th>2013 coverage</th> </tr> </thead> <tbody> <tr> <td>4,054 tonnes</td> <td>80%</td> <td>4,892 tonnes<sup>b</sup></td> <td>84%</td> <td>4,283 tonnes</td> <td>85%</td> </tr> </tbody> </table>	2015 data	2015 coverage	2014 data	2014 coverage	2013 data	2013 coverage	4,054 tonnes	80%	4,892 tonnes <sup>b</sup>	84%	4,283 tonnes	85%	●
2015 data	2015 coverage	2014 data	2014 coverage	2013 data	2013 coverage									
4,054 tonnes	80%	4,892 tonnes <sup>b</sup>	84%	4,283 tonnes	85%									

## Energy

Indicator requirement	Disclosure	Omissions	Level of disclosure												
<b>G4-EN3</b> Energy consumption within the organisation.	<table border="1"> <thead> <tr> <th>2015 data</th> <th>2015 coverage</th> <th>2014 data</th> <th>2014 coverage</th> <th>2013 data</th> <th>2013 coverage</th> </tr> </thead> <tbody> <tr> <td>1,214,868 MWh</td> <td>100%</td> <td>1,391,184 MWh</td> <td>100%</td> <td>1,640,340 MWh</td> <td>100%</td> </tr> </tbody> </table>	2015 data	2015 coverage	2014 data	2014 coverage	2013 data	2013 coverage	1,214,868 MWh	100%	1,391,184 MWh	100%	1,640,340 MWh	100%	Does not currently include emissions from the use of courier services.	●
2015 data	2015 coverage	2014 data	2014 coverage	2013 data	2013 coverage										
1,214,868 MWh	100%	1,391,184 MWh	100%	1,640,340 MWh	100%										
<b>G4-EN5</b> Energy intensity.	2015 energy intensity ratio is 9.39 calculated as Barclays 2015 total energy consumption divided by 2015 FTE.		●												
<b>G4-EN6</b> Reduction of energy consumption.	Our internal energy efficiency programme has saved 148 GWh of energy over three years (2012 – 2015) through the implementation of operational efficiency projects across our portfolio. Please refer to our website for further details on our energy efficiency programme. <a href="http://home.barclays/citizenship/the-way-we-do-business/managing-environmental-impact.html">home.barclays/citizenship/the-way-we-do-business/managing-environmental-impact.html</a>		●												

### Notes

a [www.ghgprotocol.org](http://www.ghgprotocol.org)

b 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.

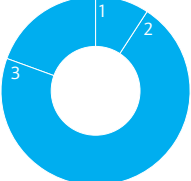
**Key** ● Fully disclosed ● Partially disclosed ○ Not disclosed



## Water

Indicator requirement	Disclosure						Level of disclosure
	2015 data	2015 coverage	2014 data	2014 coverage	2013 data	2013 coverage	
<b>G4-EN8</b> Total water withdrawal by source.	1,187,814 m <sup>3</sup>	42%	1,359,370 m <sup>3</sup>	41%	1,436,305 m <sup>3</sup>	44%	1

## Emissions

Indicator requirement	Disclosure	Omissions	Level of disclosure												
<b>G4-EN15</b> Direct greenhouse gas emissions (scope 1).	<p>Our scope 1 greenhouse gas emissions are reported on page 76 of the Annual Report.</p> <p><b>Scope 1 building and travel related emissions</b> 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 CO<sub>2</sub>e emissions, 89% of the reported emissions come from data provided by on-site delegates, invoices and meter readings, as opposed to estimates. For data centres-related CO<sub>2</sub>e emissions, 100% of the reported emissions come from data provided by on-site delegates, invoices and meter readings.</p> <p>For company car related CO<sub>2</sub>e emissions, 94% of the reported emissions come from data provided by expense portal as managed by our HR teams.</p> <p><b>Total emissions by scope 2015 (tonnes CO<sub>2</sub>e)</b></p>  <table border="1"> <thead> <tr> <th>Scope</th> <th>Description</th> <th>Value (tonnes CO<sub>2</sub>e)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Scope 1: Direct combustion of fuels, and company-owned vehicles (from UK and South Africa only, which are most material contributors). Scope 1 includes fugitive emissions.</td> <td>65,340▲</td> </tr> <tr> <td>2</td> <td>Scope 2: Purchased electricity and steam for own use.</td> <td>500,086▲</td> </tr> <tr> <td>3</td> <td>Scope 3 is limited to emissions from business travel which covers global flights and ground transport from the UK and South Africa. 2015 car hire data also covers the US and India. Ground transportation data (excluding scope 1 company cars) covers only countries where this type of transport is material and data is available.</td> <td>136,174▲</td> </tr> </tbody> </table>	Scope	Description	Value (tonnes CO <sub>2</sub> e)	1	Scope 1: Direct combustion of fuels, and company-owned vehicles (from UK and South Africa only, which are most material contributors). Scope 1 includes fugitive emissions.	65,340▲	2	Scope 2: Purchased electricity and steam for own use.	500,086▲	3	Scope 3 is limited to emissions from business travel which covers global flights and ground transport from the UK and South Africa. 2015 car hire data also covers the US and India. Ground transportation data (excluding scope 1 company cars) covers only countries where this type of transport is material and data is available.	136,174▲	Does not currently include emissions from the use of courier services.	2
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2	Scope 2: Purchased electricity and steam for own use.	500,086▲													
3	Scope 3 is limited to emissions from business travel which covers global flights and ground transport from the UK and South Africa. 2015 car hire data also covers the US and India. Ground transportation data (excluding scope 1 company cars) covers only countries where this type of transport is material and data is available.	136,174▲													
<b>G4-EN16</b> Energy indirect greenhouse gas emissions (scope 2).	<p>Our scope 2 greenhouse gas emissions are reported on page 76 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> <p>Our scope 2 electricity emissions are calculated using location based emission factors as provided by the Green House Gas Protocol. We look to align to the new market based methodology in 2016.</p> <table border="1"> <thead> <tr> <th></th> <th>2015</th> <th>2014</th> </tr> </thead> <tbody> <tr> <td>Electricity</td> <td>973,598,098 kWh</td> <td>1,235,023,393 kWh</td> </tr> <tr> <td>Steam</td> <td>8,184,394 kWh</td> <td>8,442,532 kWh</td> </tr> </tbody> </table>		2015	2014	Electricity	973,598,098 kWh	1,235,023,393 kWh	Steam	8,184,394 kWh	8,442,532 kWh		2			
	2015	2014													
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## Emissions continued

Indicator requirement	Disclosure	Omissions	Level of disclosure																		
<b>G4-EN17</b> Other indirect greenhouse gas emissions (scope 3).	<p>Our scope 3 greenhouse gas emissions are reported on page 76 of the Annual Report.</p> <p>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. Travel-related emissions cover 98% of travel, and have an accuracy rate of 95%.</p> <p>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. As of 2014 we have improved our coverage of car hire data and now include data from the USA and India. The reporting boundaries are the same as for scope 1 travel-related emissions.</p> <table border="1"> <thead> <tr> <th></th> <th>2015</th> <th>2014</th> </tr> </thead> <tbody> <tr> <td>Flights</td> <td>124,524 tonnes CO<sub>2</sub>e</td> <td>112,691 tonnes CO<sub>2</sub>e</td> </tr> <tr> <td>Private cars</td> <td>8,968 tonnes CO<sub>2</sub>e</td> <td>9,500 tonnes CO<sub>2</sub>e</td> </tr> <tr> <td>Rail</td> <td>1,191 tonnes CO<sub>2</sub>e</td> <td>1,160 tonnes CO<sub>2</sub>e</td> </tr> <tr> <td>Taxis</td> <td>343 tonnes CO<sub>2</sub>e</td> <td>370 tonnes CO<sub>2</sub>e</td> </tr> <tr> <td>Car hire</td> <td>1,148 tonnes CO<sub>2</sub>e</td> <td>1,250 tonnes CO<sub>2</sub>e</td> </tr> </tbody> </table>		2015	2014	Flights	124,524 tonnes CO <sub>2</sub> e	112,691 tonnes CO <sub>2</sub> e	Private cars	8,968 tonnes CO <sub>2</sub> e	9,500 tonnes CO <sub>2</sub> e	Rail	1,191 tonnes CO <sub>2</sub> e	1,160 tonnes CO <sub>2</sub> e	Taxis	343 tonnes CO <sub>2</sub> e	370 tonnes CO <sub>2</sub> e	Car hire	1,148 tonnes CO <sub>2</sub> e	1,250 tonnes CO <sub>2</sub> e	Does not currently include emissions from the use of courier services.	●
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<b>G4-EN18</b> Greenhouse gas (GHG) emissions intensity.	2015 greenhouse gas (GHG) emissions intensity ratio is 5.42 calculated as Barclays total GHG emissions for 2015 divided by 2015 FTE.		●																		
<b>G4-EN19</b> Reduction of greenhouse gas (GHG) emissions.	In 2013, Barclays set a new CO <sub>2</sub> 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 2015, we exceeded this target by reducing our greenhouse gas emissions by 37.3% (including fugitive emissions) as compared to a 2012 baseline. Also refer to page 76 of the Annual Report.		●																		

## Effluents and waste

Indicator requirement	Disclosure	Omissions	Level of disclosure										
<b>G4-EN23</b> Total weight of waste by type and disposal method.	<table border="1"> <thead> <tr> <th></th> <th>2015 data</th> <th>2015 coverage</th> <th>2014 data</th> <th>2014 coverage</th> </tr> </thead> <tbody> <tr> <td>Total waste tonnes</td> <td>14,770</td> <td>42%</td> <td>16,195</td> <td>45%</td> </tr> </tbody> </table>		2015 data	2015 coverage	2014 data	2014 coverage	Total waste tonnes	14,770	42%	16,195	45%	Total waste data excludes Africa, Asia-Pacific and the Middle East.	●
	2015 data	2015 coverage	2014 data	2014 coverage									
Total waste tonnes	14,770	42%	16,195	45%									

## Products and services

Indicator requirement	Disclosure	Level of disclosure
<b>G4-EN27</b> Extent of impact mitigation of environmental impacts of products and services.	<p>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 2015, 4,053 commercial properties were screened, with 1,381 cases referred.</p> <p>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 2015, 374 transactions: (2014: 302) were reviewed in Barclays' central credit risk team, of which 11 were subject to scrutiny against the principles' due diligence framework.</p>	●

## Compliance

Indicator requirement	Disclosure	Level of disclosure
<p><b>G4-EN29</b> Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.</p>	<p>Please see Note 29 to the Financial Statements contained in our Annual Report 2015 which outlines our legal, competition and regulatory matters.</p>	<p>1</p>
<p><b>G4-EN32</b> Percentage of new suppliers that were screened using environmental criteria</p>	<p>Barclays recognises that the management of environmental impacts is integral to good business practice, as is outlined within the Barclays Environmental Sustainability Policy. We encourage our suppliers to join us in similar environmental efforts to implement Environmental Management Systems (EMS) as appropriate to their businesses, and align with best practice activities including the following:</p> <ul style="list-style-type: none"> <li>▪ Set Environmental Targets</li> <li>▪ Reduce Environmental Impacts</li> <li>▪ Report Progress.</li> </ul> <p>To support our stance on net-zero deforestation with the BEI (Banking Environment Initiative), in 2015 FSC/PEFC and recycled paper requirements were built into sourcing category plans for future negotiations and we enhanced performance data from suppliers by key print suppliers monthly.</p> <p>We recognise that our impacts extend beyond our direct footprint. In 2015, we lay the foundation to capture and report environmental performance data from our top suppliers and from 2016 will begin to capture and report upon our Scope 3 emissions.</p>	<p>1</p>

Sub-category: Labour practices and decent work

Indicator requirement	Disclosure	Level of disclosure
<b>G4-DMA</b> Disclosures on management approach.	<p>At Barclays retaining, developing and attracting the best people is crucial to our long-term success. We do this through a variety of leadership development programmes and training, as well as focusing on the engagement of our people through locally led, line manager owned activities.</p> <p>We measure our progress in all of these areas in our annual employee survey. In addition, we measure our people in our performance management and appraisal system – both on what they do as well as how they do it. This ensures our colleagues are able to continually broaden their skills, emphasising their personal development and working in a way which mirrors our Values.</p> <p>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 summarises our objectives and commitments in this area. <a href="http://home.barclays/citizenship/our-approach/policy-positions.html">home.barclays/citizenship/our-approach/policy-positions.html</a></p>	●

Employment

Indicator requirement	Disclosure	Level of disclosure
<b>G4-LA1</b> Total number and rates of new employee hires and employee turnover by age group, gender and region.	In 2015: the overall employee monthly turnover was 20.32% (2014: 19.87%). 12 month rolling attrition was 14.72% (2014: 18.72%)	◐
<b>G4-LA2</b> Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation.	There is complete parity between our benefits offering for full-time and part-time staff.	●

Training and education

Indicator requirement	Disclosure	Level of disclosure
<b>G4-LA9</b> Average hours of training per year per employee by gender, and by employee category.	<p>In 2015 we have continued to focus on the overall improvement of our learning agenda across Barclays, with particular emphasis on ensuring our colleagues have access to developing the skills they need to do their work, in addition to helping them fulfil their ambitions for the future.</p> <p>In 2015, the average hours of training undertaken by the organisation's employees was:</p> <p><b>Staff Type</b> Permanent – 51.92hrs Other – 39.61 hrs</p> <p><b>Gender</b> Female – 49.8hrs Male – 45.28hrs</p> <p><b>Grades</b> BA1 – 41.97hrs BA2 – 50.98hrs BA3 – 50.79hrs BA4 – 49:15hrs Assistant Vice President – 55.21hrs Vice President – 51.21hrs Director/Principal – 58.50hrs Managing Director/Managing Principal – 64.66hrs</p> <p>NB The above data includes all face to face and e-learning training for technical, mandatory and developmental training recorded on the TLS during 2015 (Training Learning System).</p>	●

Key ● Fully disclosed ◐ Partially disclosed ○ Not disclosed

## Diversity and equal opportunity

Indicator requirement	Disclosure	Level of disclosure
<b>G4-LA12</b> 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 79 of the Annual Report.	●

## Equal remuneration for women and men

Indicator requirement	Disclosure	Level of disclosure
<b>G4-LA13</b> Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	Barclays fully supports gender equality in pay. We are enhancing our reporting to ensure alignment with the UK Gender Pay Gap regulations.	○


## Sub-category: Human Rights

Indicator requirement	Disclosure	Level of disclosure
<b>G4-DMA</b> Disclosures on management approach.	<p>At Barclays we operate in accordance with the International Bill of Human Rights, and take account of other internationally accepted human rights standards, including the UN Guiding Principles on Business and Human Rights. We respect and promote human rights through our employment policies and practices, through our supply chain screening and engagement and through the responsible provision of our products and services. Barclays Statement on Human Rights summarises our objectives and commitments in this area and is reviewed annually. <a href="http://home.barclays.com/citizenship/our-approach/policy-positions.html">home.barclays.com/citizenship/our-approach/policy-positions.html</a></p> <p>We provide internal guidance for lending and relationship managers on how to integrate human rights issues into their assessment of financial transactions and business relationships. Using the online human rights guidance tool (<a href="http://www.unepfi.org/humanrightstoolkit">http://www.unepfi.org/humanrightstoolkit</a>) which we helped to develop in conjunction with other financial institutions participating in the UNEP FI social issues advisory group, we provide guidance on: identifying potential human rights risk in lending and investing; assessing the materiality of the risk; and identifying possible risk mitigation opportunities.</p> <p>We have evaluated our reporting requirements under the UK Modern Slavery Act and continue to embed and refine necessary changes to our supplier screening and human rights related policies and practices, prior to reporting in our 2016 disclosures.</p>	●





## Investment

Indicator requirement	Disclosure	Level of disclosure
<b>G4-HR1</b> 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, assessment of business relationships and transaction review. Human rights are referenced explicitly in our global Code of Conduct – The Barclays Way – and our Supplier Code of Conduct.	●
<b>G4-HR2</b> Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	Every employee completes training on The Barclays Way on an annual basis. We are also developing a Human Rights training module for employees due to be launched in 2016.	●

## Supplier Human Rights Assessment

Indicator requirement	Disclosure	Level of disclosure
<b>G4-HR10</b> Percentage of new suppliers that were screened using human rights criteria.	<p>Barclays seeks to support human rights through our supply chain by encouraging behaviours and practices that are consistent with the objectives of the Barclays Statement on Human Rights. We welcome relationships with our suppliers as opportunities to improve and evolve practices with respect to human rights. These behaviours and practices consider specifically:</p> <ul style="list-style-type: none"> <li>■ Health and Safety</li> <li>■ Freely Chosen Employment</li> <li>■ Avoidance of Child Labour</li> <li>■ Working hours</li> <li>■ Wages and benefits</li> <li>■ Employee freedom of association.</li> </ul> <p>We continuously evaluate the impact of our policies and practices that may cause unintended negative impacts in our supply chain. We also evaluate marketplace practices that may exist in our supply chain that might create negative impacts on society.</p> <p>As such, in 2015, we recognised that ‘Zero Hours Contracts’ did not align with the Barclays Values. We identified all suppliers in the UK using these arrangements on work for Barclays, and endeavoured to ensure that by Q3 the suppliers confirmed that they are no longer using them and were working in alignment with Barclays own practices.</p> <p>We encourage our suppliers to partner with us in achieving this goal, by ensuring that all their employees and sub-contractors who interact with Barclays personnel, clients and customers on Barclays behalf, demonstrate these Values and Behaviours.</p>	

## Sub-category: Society Anti-corruption

Indicator requirement	Disclosure	Level of disclosure
<b>G4-DMA</b> 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 summarise our commitments in conducting our global activities free from any form of bribery and corruption.</p>	
<b>G4-SO3</b> 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 Barclays ABC team which evaluates key risks identified during the exercise and monitors the completion of mitigating actions. Key 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>	
<b>G4-SO4</b> 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. <a href="http://home.barclays.com/citizenship/our-approach/policy-positions.html">home.barclays.com/citizenship/our-approach/policy-positions.html</a></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>	
<b>G4-SO5</b> Confirmed incidents of corruption and actions taken.	<p>Please see Note 29 to the Financial Statements contained in our Annual Report 2015 which outlines our legal, competition and regulatory matters.</p>	

## Public policy

Indicator requirement	Disclosure	Level of disclosure
<b>G4-S06</b> Total value of political contributions by country and recipient/beneficiary.	<p>The Group did not give any money for political purposes in the UK, the rest of the EU or outside of the EU, nor did it make any political donations to political parties or other political organisations, or to any independent election candidates, or incur any political expenditure during the year.</p> <p>In accordance with the US Federal Election Campaign Act, Barclays provides administrative support to a federal Political Action Committee (PAC) in the USA funded by the voluntary political contributions of eligible Barclays' employees. The PAC is not controlled by Barclays and all decisions regarding the amounts and recipients of contributions are directed by a steering committee comprising employees eligible to contribute to the PAC. Contributions to political organisations reported by the PAC during the calendar year 2015 totalled \$79,500 (2014: \$103,000).</p> <p>We disclose on public policy engagements on regular basis via our website. <a href="http://home.barclays/citizenship/reports-and-publications/public-policy.html">home.barclays/citizenship/reports-and-publications/public-policy.html</a></p>	●

## Compliance

Indicator requirement	Disclosure	Level of disclosure
<b>G4-S08</b> 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 2015 which outlines our legal, competition and regulatory matters.	●

## Product responsibility

Indicator requirement	Disclosure	Level of disclosure
<b>G4-DMA</b> Disclosures on management approach.	<p><b>Responsible lending for retail customers</b></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"> <li>■ Allowing them to switch from capital and interest loans to interest only</li> <li>■ Offering short-term reductions in repayment amounts</li> <li>■ Allowing the longer-term restructuring of mortgage loans, either by extending the term or reducing the interest rates.</li> </ul> <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"> <li>■ Reductions in minimum payment requirements for credit cards</li> <li>■ Short-term reductions in loan repayment amounts</li> <li>■ Longer-term plans that combine lower repayments with reduced interest rates.</li> </ul> <p>See the Annual Report Risk Review section for more detail on our forbearance programmes.</p>	●

Product responsibility continued


Indicator requirement	Disclosure	Level of disclosure																																																																								
	<p><b>Policies with specific environmental and social components applied to business lines</b></p> <p>Our Environmental Risk Standard <a href="http://barclays.com/citizenship/our-approach/policy-positions.html">barclays.com/citizenship/our-approach/policy-positions.html</a> applies to project related finance proposals for an asset that may give rise to environmental or social risks. It is also the mechanism through which we apply the Equator Principles. These principles are an internationally recognised framework for environmental and social risk due diligence in project related finance. Barclays was one of four banks to collaborate on developing the principles ahead of their launch in 2003. There are today over 80 banks worldwide that have adopted the Equator Principles (see <a href="http://www.equator-principles.com">www.equator-principles.com</a>).</p> <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 related finance application for more than US\$10m, as stipulated by the Equator Principles. We also review applications below this threshold on a case-by-case basis. We have a dedicated Environmental Risk Management (ERM) team as a part of our Head Office Credit Risk function, together with further ERM resource in the Credit Risk function in South Africa.</p> <p>In 2015, there were 374 transactions (2014: 302) reviewed in the central team, of which 11 were subject to scrutiny against the Equator Principles' due diligence framework. Rigorous adherence to the provisions of the Equator Principles ensures that Barclays would only proceed with such transactions if potentially adverse environmental and impacts are appropriately mitigated.</p> <p><b>Project finance screened in line with Equator Principles</b></p> <table border="1"> <thead> <tr> <th data-bbox="614 1041 1125 1064">Sector</th> <th data-bbox="1125 1041 1189 1064">A<sup>1</sup></th> <th data-bbox="1189 1041 1252 1064">B<sup>2</sup></th> <th data-bbox="1252 1041 1340 1064">C<sup>3</sup></th> </tr> </thead> <tbody> <tr> <td data-bbox="614 1064 1125 1097">Mining</td> <td data-bbox="1125 1064 1189 1097">0</td> <td data-bbox="1189 1064 1252 1097">0</td> <td data-bbox="1252 1064 1340 1097">0</td> </tr> <tr> <td data-bbox="614 1097 1125 1131">Infrastructure</td> <td data-bbox="1125 1097 1189 1131">0</td> <td data-bbox="1189 1097 1252 1131">0</td> <td data-bbox="1252 1097 1340 1131">0</td> </tr> <tr> <td data-bbox="614 1131 1125 1164">Oil and gas</td> <td data-bbox="1125 1131 1189 1164">0</td> <td data-bbox="1189 1131 1252 1164">1</td> <td data-bbox="1252 1131 1340 1164">0</td> </tr> <tr> <td data-bbox="614 1164 1125 1198">Power</td> <td data-bbox="1125 1164 1189 1198">1</td> <td data-bbox="1189 1164 1252 1198">9</td> <td data-bbox="1252 1164 1340 1198">0</td> </tr> <tr> <td data-bbox="614 1198 1125 1232">Others</td> <td data-bbox="1125 1198 1189 1232">0</td> <td data-bbox="1189 1198 1252 1232">0</td> <td data-bbox="1252 1198 1340 1232">0</td> </tr> <tr> <th data-bbox="614 1232 1125 1265">Region</th> <th data-bbox="1125 1232 1189 1265">A</th> <th data-bbox="1189 1232 1252 1265">B</th> <th data-bbox="1252 1232 1340 1265">C</th> </tr> <tr> <td data-bbox="614 1265 1125 1299">Americas</td> <td data-bbox="1125 1265 1189 1299">0</td> <td data-bbox="1189 1265 1252 1299">1</td> <td data-bbox="1252 1265 1340 1299">0</td> </tr> <tr> <td data-bbox="614 1299 1125 1332">Europe, Middle East and Africa</td> <td data-bbox="1125 1299 1189 1332">1</td> <td data-bbox="1189 1299 1252 1332">9</td> <td data-bbox="1252 1299 1340 1332">0</td> </tr> <tr> <td data-bbox="614 1332 1125 1366">Asia-Pacific</td> <td data-bbox="1125 1332 1189 1366">0</td> <td data-bbox="1189 1332 1252 1366">0</td> <td data-bbox="1252 1332 1340 1366">0</td> </tr> <tr> <th data-bbox="614 1366 1125 1400">Country designation</th> <th data-bbox="1125 1366 1189 1400">A</th> <th data-bbox="1189 1366 1252 1400">B</th> <th data-bbox="1252 1366 1340 1400">C</th> </tr> <tr> <td data-bbox="614 1400 1125 1433">Designated</td> <td data-bbox="1125 1400 1189 1433">0</td> <td data-bbox="1189 1400 1252 1433">4</td> <td data-bbox="1252 1400 1340 1433">0</td> </tr> <tr> <td data-bbox="614 1433 1125 1467">Undesignated</td> <td data-bbox="1125 1433 1189 1467">1</td> <td data-bbox="1189 1433 1252 1467">6</td> <td data-bbox="1252 1433 1340 1467">0</td> </tr> <tr> <th data-bbox="614 1467 1125 1500">Independent review</th> <th data-bbox="1125 1467 1189 1500">A</th> <th data-bbox="1189 1467 1252 1500">B</th> <th data-bbox="1252 1467 1340 1500">C</th> </tr> <tr> <td data-bbox="614 1500 1125 1534">Yes</td> <td data-bbox="1125 1500 1189 1534">1</td> <td data-bbox="1189 1500 1252 1534">10</td> <td data-bbox="1252 1500 1340 1534">0</td> </tr> <tr> <td data-bbox="614 1534 1125 1568">No</td> <td data-bbox="1125 1534 1189 1568">0</td> <td data-bbox="1189 1534 1252 1568">0</td> <td data-bbox="1252 1534 1340 1568">0</td> </tr> <tr> <td data-bbox="614 1568 1125 1601"><b>Total</b></td> <td data-bbox="1125 1568 1189 1601"><b>1</b></td> <td data-bbox="1189 1568 1252 1601"><b>10</b></td> <td data-bbox="1252 1568 1340 1601"><b>0</b></td> </tr> <tr> <td data-bbox="614 1601 1125 1635"><b>Grand total</b></td> <td data-bbox="1125 1601 1189 1635"><b>1</b></td> <td data-bbox="1189 1601 1252 1635"><b>10</b></td> <td data-bbox="1252 1601 1340 1635"><b>0</b></td> </tr> </tbody> </table> <p>1. Category A – Projects with potential significant adverse social or environmental impacts which are diverse, irreversible or unprecedented. 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. 3. Category C – Projects with minimal or no social or environmental impacts.</p>	Sector	A <sup>1</sup>	B <sup>2</sup>	C <sup>3</sup>	Mining	0	0	0	Infrastructure	0	0	0	Oil and gas	0	1	0	Power	1	9	0	Others	0	0	0	Region	A	B	C	Americas	0	1	0	Europe, Middle East and Africa	1	9	0	Asia-Pacific	0	0	0	Country designation	A	B	C	Designated	0	4	0	Undesignated	1	6	0	Independent review	A	B	C	Yes	1	10	0	No	0	0	0	<b>Total</b>	<b>1</b>	<b>10</b>	<b>0</b>	<b>Grand total</b>	<b>1</b>	<b>10</b>	<b>0</b>	
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Product responsibility continued

Indicator requirement	Disclosure	Level of disclosure
	<b>Other transactions</b>	
	<b>Sector</b>	<b>2015</b>
	Agribusiness/Food production	4
	Forestry	6
	Chemicals	10
	Infrastructure	110
	General manufacturing	75
	Mining	41
	Oil and gas	45
	Power (fossil fuels, nuclear power)	49
	Renewable power (biomass, hydro (dams), hydro (run of river), solar, tidal, wind)	23
	<b>Geography</b>	
	Americas	24
	Europe, Middle East and Africa	276
	Asia-Pacific	19
	Global	44
	<b>Total</b>	<b>363</b>
	<p><b>Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions</b>                      Our Environmental Risk Standard is supported by a toolkit for employees comprising a range of practical guidance documents. These include a detailed process guide, a screening tool, guidance for engaging consultants for environmental assessments and sample clauses for loan documentation. We also have detailed guidance notes for sectors where environmental and social risks are common and specific policies on highly sensitive sectors such as 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><b>Process(es) for improving staff competency to implement the environmental and social standards and procedures as applied to business lines</b>                      We have provided training to a number of credit risk managers across Barclays on environmental and social risk assessments, reinforcing awareness of when to refer specific transactions to this specialist team.</p>	
	<p><b>Interactions with clients/investees/business partners regarding environmental and social risks and opportunities</b>                      Engagement with clients is on a case-by-case basis. If potential risks associated with a particular transaction/client are highlighted through the ERM process, our ERM team may engage with the company to discuss mitigation options, where necessary build environmental management requirements into contracts, or if appropriate action is not taken or the risks are deemed too high, we may decline support for the finance application. On our website we provide specific examples of how our policy has made a difference. <a href="http://home.barclays.com/citizenship/the-way-we-do-business/sustainability-risk-in-lending.html">home.barclays.com/citizenship/the-way-we-do-business/sustainability-risk-in-lending.html</a>.</p>	

Product responsibility continued

Indicator requirement	Disclosure	Level of disclosure
	<p><b>Managing Reputation Risk</b></p> <p>The Reputation Key Risk Framework underpins Barclays' ambition to drive more robust, consistent and formal management of reputation risk across our business globally to ensure we: protect both our franchise and brand; meet strengthening regulatory requirements in this area; and fulfil our aspiration to be a responsible corporate citizen. The Framework and its related policies outline requirements of businesses and functions in establishing systems and procedures for identifying and mitigating reputation risk – which can arise from any decision, action or inaction which is perceived by stakeholders as controversial, unethical or is in breach of a law, regulation or policy.</p> <p>The Reputation Key Risk Framework is the foundation of our formal approach to managing reputation risk in Barclays. Businesses are supported in doing this by the central Reputation Risk Management team within Corporate Relations which provides advice and guidance on implementation of the Framework and its associated reporting and conformance testing components. This team handles: day-to-day referrals from the business on reputation risks; participates in business level committee discussions on more material risks; advises on escalation of risks to the Conduct and Reputation Risk Committee (CRRC) or Board Reputation Committee (BRC) where required; collates quarterly business and function reports on their reputation risk priorities; and maintains the reputation risk intranet. The team receives referrals from businesses and functions from all regions of operation on any matters that may incur material reputation risk. The majority of queries relate to client relationships and transactions and are raised by KYC (Know Your Customer) and relationship teams, credit risk, financial crime, sanctions and legal teams. However a small number involve other areas e.g.: supplier or employee issues, or to new or existing products and services. In providing advice, the team consults a broad range of subject matter experts and specialist teams within Barclays and builds consensus on the best way forward. It also participates in transaction review and business unit reputation committee discussions where required. The team handled 474 referrals in 2015, of which approximately two-thirds were related to specific transactions.</p>	

## Product and service labelling

Indicator requirement	Disclosure	Level of disclosure
<b>G4-PR5</b> 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 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 2015, Barclays was ranked 4th.</p> <p>We undertake NPS surveying wherever relevant across our business: Africa Banking, Barclaycard and Personal and Corporate Bank.</p>	●

## Customer privacy

Indicator requirement	Disclosure	Level of disclosure
<b>G4-PR8</b> Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	We have robust controls in place to protect the personal data about our customers which we use in the course of our business activities. We continually review our procedures to ensure that they comply with international privacy laws. 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.	●

## Compliance

Indicator requirement	Disclosure	Level of disclosure
<b>G4-PR9</b> Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	Please see Note 29 to the Financial Statements contained in our Annual Report 2015 which outlines our legal, competition and regulatory matters.	●

## Product portfolio\*

Indicator requirement	Disclosure	Omissions	Level of disclosure
<b>FS7*</b> 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

In December 2015, we replaced our Cash Card Account with the new Basic Current Account, to meet the HM Treasury Memorandum of Understanding (MoU) on Basic Bank Accounts. The MoU requires all banks to provide a fee-free basic current account with full transactional functionality except access to credit (cheque book, overdraft) in order to support financial inclusion. As the Barclays Cash Card Account (CCA) already offered full functionality, the main change we had to make was to remove the fee for unpaid transactions. At launch of the new Basic Current Account, we assessed customers' financial situations, enabling those who have experienced a serious financial event to remain on the new Basic Current Account and migrating those who qualified for a standard account onto the mainstream product. This means that for the first time they will start to build a behavioural footprint with us – another important milestone on the path to full financial inclusion.

Barclays is one of the UK's largest specialist Charity Investment Managers with in excess of £2.5bn of assets under management. In recognition of the public benefit provided by these charity clients we routinely discount the investment management fees we charge. Our Barclays Charity Fund, one of the UK's first tax-elected multi-asset class funds tailored to the needs of charities, has shown continued growth with assets in excess of £90m and more than 100 charity investors. 2015 also saw the introduction of 'Green Bonds' into our Charity portfolios. This is debt issued by development banks or corporates with the specific aim of supporting sustainable development and environmental projects. The objective is to produce both a financial and an environmental return. The Philanthropy Service 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, events, literature and information, managed by the firm. Key areas are: identifying the right structure, achieving the desired effect, involving the family and developing a vision.

Wealth & Investment Management (WIM) is building an impact investing business to enable clients to use their investments to generate societal and environmental impact alongside financial returns. In taking the first steps, WIM realised that, to date, investors have had limited guidance on how to integrate their social objectives with their financial goals. So, using our behavioural finance expertise, we conducted industry-leading research on client attitudes and motivations that in September 2015 was published in a paper entitled 'The Value of Being Human: A Behavioural framework for impact investing and philanthropy'. This also led to development of the first of its kind framework and profiling tool to help guide investors to deploy their wealth to impact investments and philanthropy in a suitable and structured way.

### Notes

a The 2015 Financial Literacy Survey was conducted online within the United States by Harris Poll on behalf of the NFCC (National Foundation for Credit Counseling).

\* Financial Services Sector Disclosures document

## Product portfolio\* continued

### Investment Bank

Barclays offers financing solutions for a number of businesses and governments that generate positive social outcomes, including supranational agencies, municipalities, health care systems, universities, social housing authorities, and other not-for-profit organisations, among others. For example this year – in what was the largest bond issue for a US University – Barclays helped the University of California raise US\$2.8bn to build for its future.

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

### Barclaycard

In Barclaycard's UK Consumer Credit Card business we have a prime file with low loss rates. In addition we provide consumer credit products aimed at new to credit or customers building their credit history. As a responsible lender we have developed the Barclaycard 'Initial' product which starts with a low starting credit line, allows customers to build their credit history over time, and a commitment to reduce the interest rate over the first two years, if the account is paid on time and stays with the credit limit. For all UK Consumer Card customers we provide easy-to-access balance information and payment reminders, a free credit score checking capability, and access to mobile and online account service and management capabilities.

Barclaycard in the US is a leading partnership credit card business with partners ranging from L.L.Bean to the NFL. As a responsible business all card members have access to free FICO® Credit Scores, educational literature, and tools to better track and plan spending. Similar to 'Initial' we are also developing a product called Barclaycard View™ to provide card members the ability to lower their interest rate over time by demonstrating good account management behaviours. Forty-five million Americans, or nearly 20% of the adult population, lack a formal credit history<sup>a</sup>, and Barclaycard estimates that Barclaycard View will result in approximately 45,000 new accounts in the first three years. View will serve as another value proof point, giving card members a transparent dynamic way to build better credit, reach their personal goals, and stabilise their financial lives.

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. A bespoke app helps students access college resources, understand the benefits of a college degree and connect with college students who serve as mentors. The Dream Account savings product is also available on the open market for any customer, and as of 31 December, 23,085 new accounts have been opened in 2015.

Over 50% of people in the US have not checked their credit score in the last 12 months. About half of US adults (51%) say it is important to them to receive a FICO® Score from their credit card bank for free, but only one in four offer them.

In 2013, Barclaycard US took a lead across the industry by offering no cost online access to FICO® Credit Scores. Most of the top 10 US card issuers have now followed our lead and offer free access to a credit score (not all of these are FICO® Scores). FICO® Scores are now available to all Barclaycard US card members, and the program includes the top 2 factors affecting their score and a chart of their scores for past 12 months. Over 3.4 million card members have been engaged in the programme as of 31 December 2015.

In November 2015, Barclaycard launched in partnership with Experian the leading credit rating agency, free access to credit scores for UK card customers. Barclaycard again was the first credit card issuer to launch this providing customers with access to free, unlimited credit scores and hints and tips on how to improve their score; helping to demystify credit scores and empower customers to better understand their finances, benefiting all financial aspects of their life. Approximately 85,000 customers have accessed the service since launch (as at 31 December 2015).

### Africa Banking


Please refer to FS13 and FS14.

Note

\* Financial Services Sector Disclosures document

<sup>a</sup> Source: Consumer Financial Protection Bureau Office of Research, May 2015

Product portfolio\* continued

Indicator requirement	Disclosure	Omissions	Level of disclosure
<b>FS8*</b> Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.		Initiatives reported represent a selection of examples.	

**Personal and Corporate Banking**

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

The Greater China Corporate Banking team has recently closed a US\$30m trade finance facility for Trina Solar. The facility will provide trade financing support for Trina's import of solar cells.

Corporate Banking also raised £140m of debt facilities for Cramlington Renewable Energy Developments Limited, a 28MW combined heat and power biomass plant to be built in Northumbria. This is Barclays first project financed biomass deal in the UK and Barclays largest sole arranging renewables project finance mandate in the UK to date. The plant will generate 213 GWh of renewable electricity annually – enough to power around 52,000 homes.

Barclays acted as Sole Mandated Lead Arranger in a £73 million transaction to re-finance a 76MW portfolio of three operational ground-mounted UK solar photovoltaic parks. The parks will provide energy from renewable resources, ultimately improving the security and sustainability of the UK energy mix, assisting the transition to a low carbon economy.

Barclays also provided £75m of funding to support the transfer of 18,450 rented housing properties from Durham County Council to a new Housing Association. This funding and future cashflows will allow significant investment in the housing stock to improve the quality for residents and investment will also be made in environmental improvements and community initiatives. It also allowed the Council to meet its objective of sustained investment in improving the quality of homes, enhance the quality of Durham, attract business, create employment & learning opportunities and boost prosperity. In selecting Barclays as its partner, County Durham Housing Group was impressed with the bank's existing commitment as a corporate citizen in their region and the potential to harness to this in meeting their objectives as regards the tenants they serve. Over 3000 hours of colleague time had been spent in 2014 in Citizenship activity in the County, including "Get Ready for Business" seminars and the 186 local schools registered in our MoneySkills programme. Looking forward we will support County Durham with their emerging digital inclusion strategy through Barclays' free to use Digital Driving Licence.

**Investment Bank**

Banks are uniquely positioned to facilitate the flow of capital towards environmentally and socially beneficial activity. A range of business lines are actively involved in delivering solutions across product groups, geographies and industry sectors. Barclays supports renewable energy sector coverage offering strategic advice to and facilitating access to finance globally in wind, solar, geothermal, waste and hydro. Financing includes project financing, loans and bonds, convertibles, IPOs, follow-ons and private placements and is coupled with a leading M&A advisory practice. Specifically within Cleantech coverage, Barclays has executed projects in the following sectors: advanced materials, energy efficiency, water, manufacturing, transportation and agriculture. For example, in 2015 Barclays helped Southern Power Company raise US\$1bn to finance clean energy solutions in the United States. This was the first ever green bond for a US power and utility company. The Investment Bank issued more than £5.6bn (at share) of environmental financings that positively contribute to the low carbon economy in 2015.

As Green Bonds continue to mature as a way of financing environmentally beneficial activities, Barclays remains committed to the development of the space. Barclays made a public commitment in 2014 to invest £1bn in Green Bonds within the liquid asset buffer by November 2015. After meeting that goal, we committed to an additional £1bn investment in Green Bonds in December 2015, representing one of the largest investments into this sector to date. We are a signatory to the Green Bond Principles and have been an active underwriter on a variety of Green Bond transactions for corporate, supranational and municipal issuers, raising a total of £1.3bn in 2015.

In 2013 in partnership with MSCI, Barclays created a series of indices designed for clients who want socially responsible investment factors in their fixed income portfolios, including our Environmental, Social, and Governance (ESG) Fixed Income Index Series and our Green Bond Index.

Barclays Research teams significantly increased coverage across ESG themes, analysing a range of issues across different asset classes and contributing to investor understanding of how ESG issues are material to portfolio management.

Select research includes:

- Credit Research – 'The cost of being green'. Examining spreads between Green Bonds and conventional Bond benchmarks
- Cross Asset Research – 'El Nino – assessing the financial impacts'
- Quantitative Portfolio Strategy – 'ESG Ratings and Performance of Corporate Bonds'. Assessing the historical relationship between Environmental, Social and Governance (ESG) ratings and corporate bond spreads and performance
- Equity Research – 'Climate Change: Warming up for COP-21'.

**Barclaycard**

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. In 2015 Be Green has continued to grow, comprising 230,500 paperless accounts in Portugal and 127,000 in Spain, reaching 49% of all active accounts in both regions.

Note  
\* Financial Services Sector Disclosures document

## Product portfolio\* continued

### Africa Banking

#### Renewable energy financing

Both renewable energy projects and fossil fuel projects will be required, at least in the medium term, to ensure energy security as the global energy industry bridges the gap to cleaner options. In Africa, energy security is key to economic growth and we continue to play a role in funding both renewable energy and fossil fuel projects on the continent.

In South Africa, progress is being made in addressing climate change issues and shifting towards a low-carbon economy. One such initiative is the Renewable Energy Independent Power Producer Procurement Programme (REIPPPP). Implemented in 2010, it provides for participation by independent power producers through the procurement of targeted megawatt allocations. The renewable energy technologies supported include wind, solar photovoltaic, concentrated solar power and biomass, and have been designed to benefit local communities while also impacting many other businesses during the various construction phases. This programme is making a significant contribution to energy generation, environmental sustainability and economic growth and development.

South Africa is currently the continent's largest renewable energy market. By April 2015, 92 projects with a total capacity of 6 327MW had been approved by the Department of Energy. We arranged debt financing for 12 projects as part of the third bidding round in 2015, with a combined capital value of approximately R36bn. This will contribute 1 117MW to the South African power grid once operational. Up to the fourth bidding round, we have been involved in financing of 2 916MW including 708MW for solar photovoltaic, 1 837MW for wind, 350MW for concentrated solar and 25MW for biomass technologies. This represents about 46% of all renewable energy projects (by MW) awarded so far.

#### Third-party recognition

- The South African Wind Energy Association, in conjunction with the Global Wind Energy Association, recognised Absa for its significant contribution to the South African wind energy industry for the second year in a row. We arranged financing for 1,837MW of wind energy projects up to the latest round of deals awarded
- The Bokpoort concentrated solar power (CSP) project, funded by Absa, won the African Community Project of the Year Award at the 15th annual African Utility Week held in May 2015. The key contributions highlighted for the project were its impact on skills development and the provision of basic services in the form of photovoltaic solutions for electrified homes, and a newly installed portable water reticulation system to provide water to homes of neighbouring communities
- Project Finance International awarded iLanga the Solar Energy Deal of the Year Award in Middle East and Africa for 2015. We were the lender and lead arranger for this project.

#### Green vehicle financing

In addition to the above, Absa Vehicle and Asset Finance offers a 'green finance' product, provides customers with rebate between 0.25 and 0.75% on interest rates when buying a passenger vehicle which emits carbon outputs of less than 120g/km. We also plant a tree for every green vehicle loan being granted on behalf of our customers who finance vehicles with lower emissions, thereby assisting to further reduce carbon emissions. As a result of this, 4 500 trees were committed for planting in 2015. Due to water restrictions in the latter part of the year, only 1 000 trees were planted in 2015, with the remaining trees to be planted by February 2016.



#### Funding to business customers for energy-efficient and renewable energy projects

In partnership with the AFD (Agence Française de Développement), we have been able to provide funding to business customers for energy-efficient and renewable energy projects. To date, 12 green energy projects received funding value at R134m. These projects have generated over 3.5 megawatts of clean electricity and boast approximately 6 500 tonnes of CO<sub>2</sub> emissions per annum.

Note

\* Financial Services Sector Disclosures document

## Local communities

Indicator requirement	Disclosure	Omissions	Level of disclosure
<b>FS13*</b> Access points in low-populated or economically disadvantaged areas by type.		Initiatives reported represent a selection of examples.	
<p>Our ability to support customers and clients hinges on our ability to reach them through the channels most convenient and useful to them. We continued with our multi-channel programme which included the reshaping of our network to more closely reflect market opportunities and our customer base. The ongoing investment in digitization, innovation, intensified focus on developing our people and reinvigorating the branch and ATM networks.</p> <p><b>Africa Banking</b> Internet banking is now available in all markets and we have intelligent ATMs in all markets. Strengthening and extending our online and mobile service continues to be a priority. Over and above our online and mobile platforms, we provide access via 1 253 branches and 10 378 ATMs across our operations. Our partnerships with various retailers is another way we serve our customers.</p> <p>In South Africa, we have worked actively to expand the reach of our sales and service points since the inception of the Financial Sector Charter since 2005 and have maintained our coverage for the past three years. In 2015, 59.55% (2014: 57.52%) of our entry-level customers (corresponding with living standards measure (LSM) 1 to 5) lived within five kilometres of a transaction point; 73.71% (2014: 73.26%) lived within 10 kilometres of a service point; and 73.57% (2014: 74.55%) 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 decreased to 13.57% from 14.9% in 2014.</p> <p><b>Personal and Corporate Banking</b> 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. 240 of our branches (18%) are present in these areas, a number which has reduced by 24 in 2015 (19% 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.</p>			
<b>FS14*</b> Initiatives to improve access to financial services for disadvantaged people.		Initiatives reported represent a selection of examples.	
<p>Banking is first and foremost a people business and we never lose sight of the fact that it is our customer's money, and we are purely its custodians. Barclays has a diverse customer base and we know that one size does not fit all. We are committed to supporting all of our customers and we are proud of the role we have already played in financial inclusion which has seen us introduce large-print statements and ensure step-free access to all of our branches. One of our ambitions is to become the most accessible and inclusive bank and we continue to review our products and services to ensure that we achieve this aim. Here are a few of the services that have already helped us to widen our product availability.</p> <p><b>Sign Video</b> An option for customers who use British Sign Language (BSL). Interpreters are available, by camera, to facilitate video communication between the customer and a community banker in a contact centre. The Sign Video service can help if you are a BSL speaker with access to a smartphone, laptop or other device with a webcam. We also offer Sign Video in branch via a tablet providing instant sign language interpretation for BSL users for conversations with branch staff.</p> <p><b>Wi-Fi in our Community</b> A joint initiative between Barclays and BT to bring free public access Wi-Fi to 100 community locations throughout the UK, Wi-Fi in our Community launched in July 2015 and continues to grow. Sponsoring free Wi-Fi in libraries, community centres and agricultural venues among others, the scheme's ambition is to create prolonged digital engagement within the community. It will enable communities most at risk of digital exclusion to take advantage of the benefits of digital technology and maintain essential services that are becoming dependent on online capability, such as healthcare and benefit services. By providing supported learning from Barclays Digital Eagles and creating peer to peer support networks we aim to reduce technological and other barriers to digital adoption.</p> <p><b>Community Driving Licence</b> The Community Driving Licence supports colleagues across PCB with interactive 'living in our customer's world' learning. Its purpose is to help employees better understand the different life situations that our customers might experience and so show situational empathy as well as know how we can help them. It also includes information on other organisations that can help with other aspects of the customer's situation that we can't. In addition to knowledge-building, the CDL equips colleagues to deliver 'embedding activities' such as running debt awareness activity in their branch or frauds and scams workshops for customers. Relevant third-sector experts such as StepChange Debt Charity, Citizens Advice, Age UK and Alzheimer's Society supported the development of the content. The modular format means we can continue to develop and add new content throughout 2016.</p> <p><b>Audio cash machines</b> We now have over 4,000 audio cash machines. Customers 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.</p>			

Note  
\* Financial Services Sector Disclosures document

## Local communities continued

### 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.

### Africa Banking

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.

In addition to the physical access outlined in FS13, we have a number of products aimed to increase access to financial services and we seek to help customers transition to 'smart banking' with cheaper and more convenient banking channels. Our pricing model encourages and rewards customers who choose to make use of electronic or digital channels.

- Our first-to-market Family Springboard home loan for South Africa allows friends or family members to help each other by opening an interest-bearing fixed deposit account, ceding 10% of the property purchase price as security for the loan. The borrower secures a 100% bond with the assistance of a friend or a family member willing to act as a sponsor.
- Stokvels, a group savings and lending system, have long been a safety net for millions of Africans, providing financial security and social wellbeing. 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.
- Our affordable housing business unit (My Home) addresses the housing challenges faced by consumers who earn less than R20 000 per month (single or joint household) in support of the South African government's agenda on providing affordable housing to people. We provided more than 4 500 customers with home loan finance valued over R1.5bn in 2015. We also trained the majority of these customers through our borrower education programme that covers key aspects of home ownership, home maintenance and personal financial matters.
- We continue to expand our branchless banking to include more retailers. Currently, over 1 000 retailers, 468 of which are independent small businesses (up 15%), enable customers to deposit and withdraw money, check balances, obtain mini-statements and buy pre-paid airtime. Approximately 575 000 transactions were processed through this channel in 2015.
- Our partnership with PEP stores in South Africa enables us to provide financial services to people in marginalised and poor communities through a channel that is convenient and trusted. Launched in late 2014, approximately 10 000 new PEPplus accounts are opened each month with account use growing steadily, averaging 299 000 transactions and 292 000 money transfers per month. December saw a record of 400 000 money transfers being generated in PEP stores
- Customers are able to withdraw money via point of sale devices with select retail partners in South Africa, Seychelles (first-to-market) and Zambia.
- South African customers have free access to internet banking – enabling customers to transact at any time, any place and at no monthly cost.
- Remote account opening, via an iPad at remote locations, continues to gain momentum across Botswana, Ghana, Kenya, Mauritius, South Africa and Zambia.
- Our ATM and mobile channels functionality includes services such as cash acceptance, 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) and Scan and Pay (which allows anyone to make payments to selected beneficiaries by either scanning or keying in a reference/account number).



# 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 2015.

## 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 ('the Report') for the year ended 31 December 2015 marked with the symbol  $\Delta$  or  $\Omega$  ('the Selected Information').

We have not performed any work, and do not express any conclusion, over any other information that may be included in the Report or displayed 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:

- for the Selected Information marked with the symbol  $\Delta$ : Barclays Reporting Guidelines 2015 as set out in the Report; and
- for the Selected Information marked with the symbol  $\Omega$ : the Global Reporting Initiative ('GRI') G4 reporting principles for defining report quality as set out at <https://www.globalreporting.org>.

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 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 consider 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;
- considering the appropriateness of the carbon conversion factor calculations and other unit conversion factor calculations used by reference to widely recognised and established conversion factors;
- re-performing a selection of the carbon conversion factor calculations and other unit conversion factor calculations;
- 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;
- conducting interviews with Barclays management to obtain information about a selection of Barclays processes for the identification, prioritisation and validation of relevant material issues, and inspecting the output of, selected Barclays stakeholder workshops;
- agreeing a selection of processes from the Barclays Materiality Process Description to the corresponding supporting documentation; 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  
01 March 2016

# 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**




KPI	Definition	Reporting and controls process
<b>'The Barclays Way' code (% headcount attested)</b> 	<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>
<b>Citizenship Reputation (YouGov survey)</b> 	<p>The YouGov survey measures Barclays' reputation on a scale of 0-10, with 0 indicating 'Disagree Strongly' and 10 indicating 'Agree Strongly' to produce a citizenship index.</p>	<p>The 2015 Conduct and Citizenship scores are average index scores from two surveys conducted for Barclays during 2015, among an audience of global stakeholders (politics, media, business, NGOs and others). The surveys were carried out in two waves - from March to May and from October to November, 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>
<b>Global carbon emissions (tonnes CO<sub>2</sub>e)</b> 	<p>The methodology used to calculate our CO<sub>2</sub>e emissions is the operational control approach on reporting boundaries and carbon emissions methodology 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 CO<sub>2</sub>e 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"> <li>▪ Scope 1: direct combustion of fuels (globally), and company-owned vehicles (UK and South Africa). This includes fugitive emissions</li> <li>▪ Scope 2: purchased electricity (globally)</li> <li>▪ Scope 3: indirect emissions from business travel (global air travel, UK and South Africa private cars, UK rail, UK taxis and car hire).</li> </ul>	<p>Carbon performance is gathered using the internal management reporting process run by the CRES Environmental Team. The methodology used to calculate our CO<sub>2</sub>e emissions is the GHG Protocol Corporate Accounting and Reporting Standard (revised edition), using the operational control approach on reporting boundaries.</p>

Table 1 Citizenship Balanced Scorecard continued









KPI	Definition	Reporting and controls process
<p><b>Percentage of suppliers paid on time (by value)</b></p> 	<p>On-time payment to suppliers is measured on a three-month rolling average as a percentage of supplier spend. The Q4 average for 2015 was 86% covering our Personal and Corporate Banking, Barclaycard, Investment Bank, Non-Core and Central 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>2015 payment data is sourced from our strategic accounts payment system for the entities which are managed by our central accounts payable department. This data is reviewed centrally before being reported internally each month.</p>
<p><b>New and renewed lending to households (£bn)</b></p> 	<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>
<p><b>New and renewed lending to SMEs (£bn)</b></p> 	<p>New and renewed lending to small and medium-sized enterprises (SMEs) covers all new and renewed lending to SMEs in the UK and South Africa and the credit products (Barclaycard) in the UK. 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 &lt; £25m in the UK and &lt; R20m in South Africa, except for Barclaycard, where annual sales turnover is &lt; £5m.</p>	<p>The majority of the gross lending and overdraft data (&gt;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>All data is signed off by accountable executives and reviewed centrally.</p>
<p><b>Assist in raising financing for businesses and governments (£bn)</b></p> 	<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 2015. 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>
<p><b>Participants at SME support events</b></p> 	<p>This measures the number of attendees at small business support events.</p> <p>Small business support events include seminars, tools and training run 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 &lt; £5m in the UK and &lt; 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 30% 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><b>Number of apprenticeships at Barclays</b></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, the Apprenticeship Programme and Technical Apprentices Programme.</p>	<p>The number of apprenticeships has been extracted from Taleo (Oracle based system) Apprentice Tracker Database. All data has been reviewed and approved internally.</p>

Table 1 Citizenship Balanced Scorecard continued

KPI	Definition	Reporting and controls process
<p><b>Total investment in the community (£m)</b></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>In addition, payments are verified against the Barclays general ledger or via other payment verification documentation.</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 220 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><b>Number of 10-35 year olds supported in building skills</b></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>In addition, attestations with reporting details and explanations are completed for each figure included in this measure as well as supplementary site visit reports which outline the reporting process of each partner.</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 220 companies around the world use the LBG framework to measure, manage and report the value and the achievements of the contributions they make.</p>



Front cover:

**Cutover**

Founded in early 2015, Cutover reduces the risk and cost associated with critical enterprise events such as making changes to core banking systems and banking system resilience testing. Cutover supports the orchestration of these complex, high-risk periods of time through the creation of an operational theatre for real-time visualisation, collaboration, choreography and audit. Cutover participated in the London 2015 Barclays Accelerator Programme.

Featured in the photo, left to right:

Ky Nichol, Cutover CEO & Co-Founder

Richard Bell, Cutover Chief Operations Officer

Alex McLaren, Barclays London Accelerator Manager