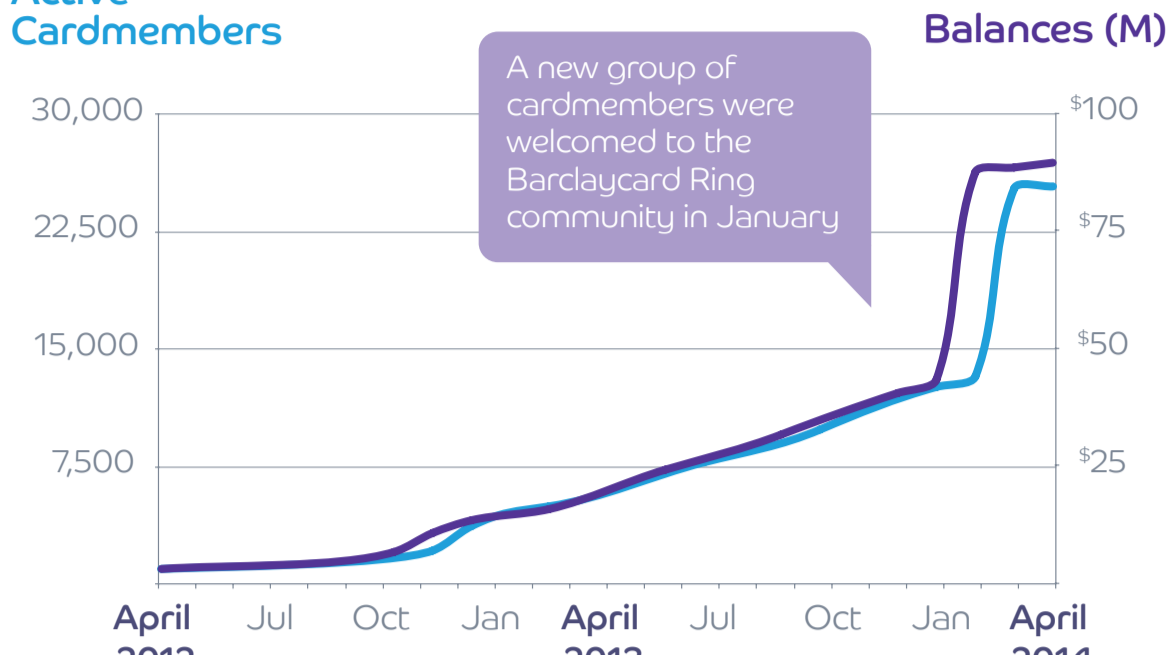


Barclaycard Ring

2013-2014 Annual Report

Welcome to Barclaycard Ring's 2nd Annual Report. Once again, we are going to show you through this infographic how the program did over the past year. To start, Barclaycard Ring tallied over **\$1M** in community profits! That is almost 500% over last year. A key factor in increased profits was community involvement. By being more digitally savvy you helped to lower the cost of service to cardmembers. Lastly we looked at the the impact of unpaid balances on Giveback™ and overall profitability of Barclaycard Ring. Oh yes, and we recap the year in giving and community decisions. We hope you enjoy.

Key Metrics



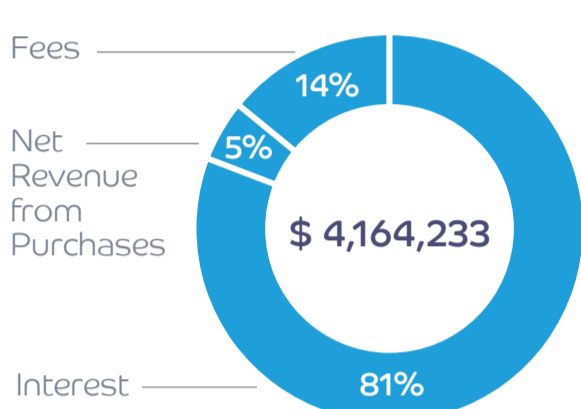
Key Financial Stats

Total Community Profit
\$1,148,042

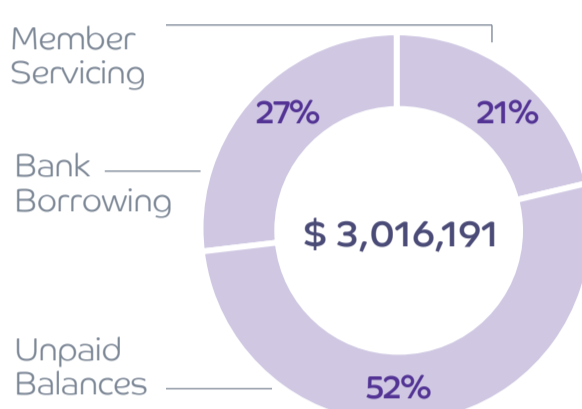
2.5%
Annualized Return on Balances

Barclaycard Ring made \$1.1M in community profits in year 2 and that was 2.5% of average balances.

Revenue

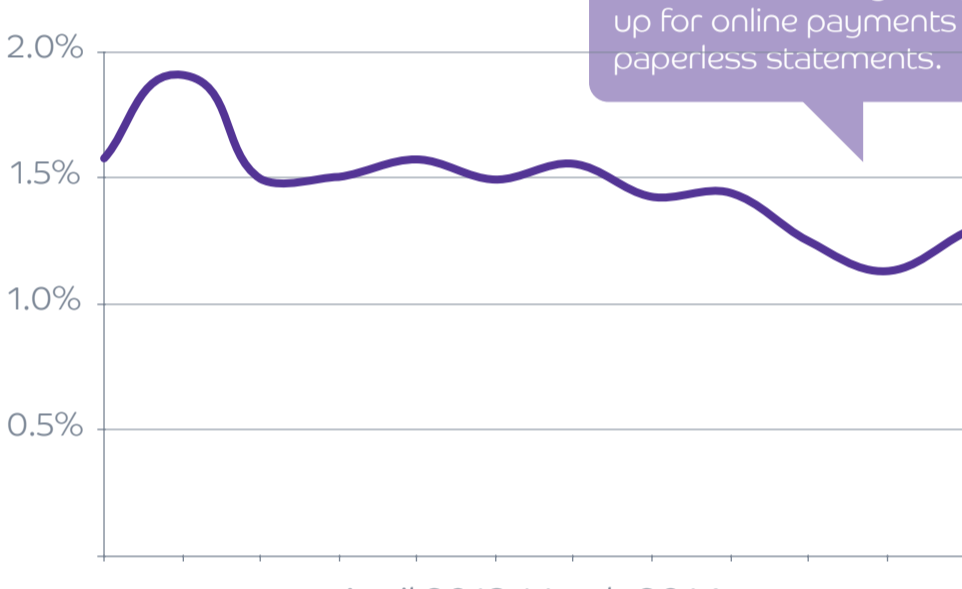


Expenses

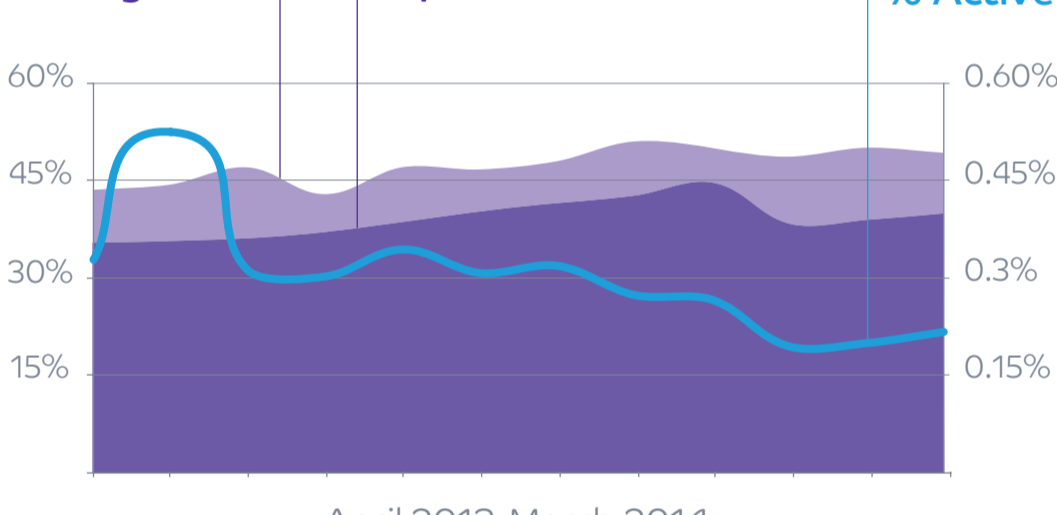


Servicing Costs

Member Servicing % of Balance



Online Payments, Paperless, Calls % Active



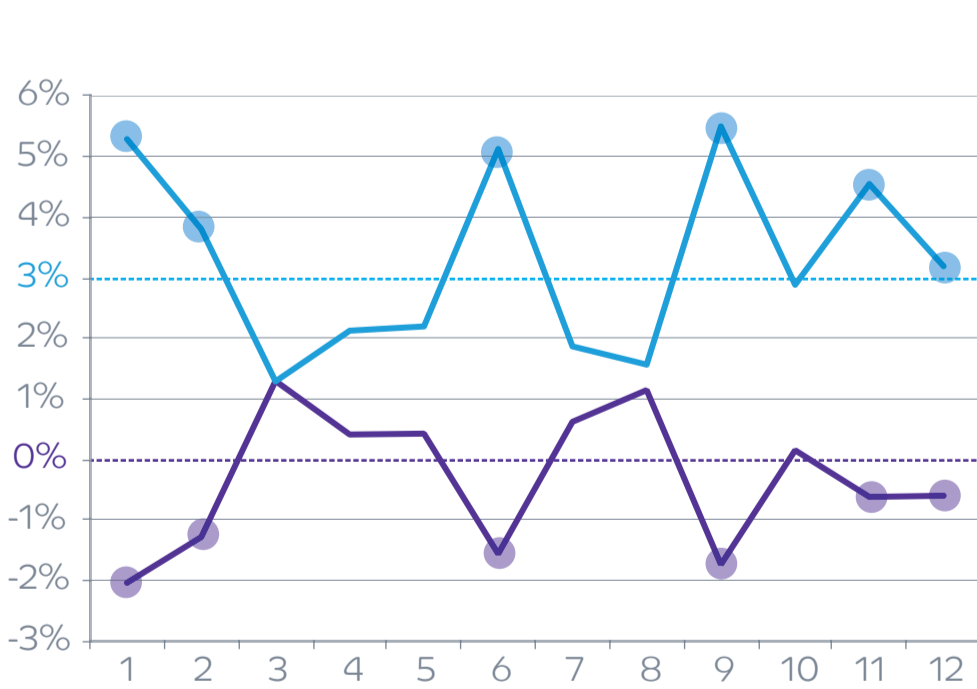
Servicing costs total \$630K in Barclaycard Ring's 2nd year. Without the improvements you see in the reduction in calls, online payments and paperless statements the costs would have been \$40K more.

What Happens to Giveback

When unpaid balances are more than 3% of balances on an annualized basis, the Giveback pool is below \$0 for the month.

● Unpaid Balances
 ● Giveback

↑ 3% = ↓ 0%



Barclaycard Ring Charity



Best Friends ANIMAL SOCIETY

Barclaycard Ring community members selected Best Friends Animal Society for this year's charity. The Charity was recommended by Community member Mikef365.

The community will be donating over \$6,000 to this charity based on the refer-a-friend income earned by cardmembers.

Improving Barclaycard Ring



In addition to selecting Best Friends Animal Society, the cardmembers voted on the following changes to the product:

1. Keep servicing calls in the USA with the higher cost to service
2. Change the foreign transaction fee to 0%
3. Change the Cash Advance fee to \$3

Thanks so much for your thoughts in the community. We look forward to working with you to make the 3rd year even better.