Quantitative Investment Strategies

Factsheet as of 31 Mar 2023

Barclays Atlas 5 Index

Overview

The Barclays Atlas 5 Index (the "Index") aims to provide stable returns through a dynamic portfolio that provides exposure to a global portfolio of stocks and bonds, and targets a 5% volatility.

Recent Performance

The index gained 2.63% during the month of March. For the year, the index is up 3.56%

Performance Summary

	1Y	3Y	5Y	10Y	Live	Base
Annualised return	-6.22%	-2.24%	0.74%	2.71%	-2.08%	4.87%
Annualised volatility	4.86%	4.90%	5.00%	4.95%	5.09%	4.84%
Sharpe Ratio	-1.28	-0.46	0.15	0.55	-0.41	1.01
Max drawdown	-	-	-	-	-	-18.17%

Source: Barclays. As of 31 Mar 2023. Simulated period: Index Base Date is 30 Apr 2004; Index Live Date is 6 Dec 2019. Past and/or simulated past performance are not reliable indicators of future performance. See information on the performance data in the Index performance disclaimer at end for further information.

Rolling 12 month performance to last month end

	2018-19	2019-20	2020-21	2021-22	2022-23
Index	4.28%	6.50%	5.59%	-5.63%	-6.22%

Source: Barclays. As of 31 Mar 2023. Simulated period: Index Base Date is 30 Apr 2004; Index Live Date is 6 Dec 2019. Past and/or simulated past performance are not reliable indicators of future performance. See information on the performance data in the Index performance disclaimer at end for further information.

Key Facts

Ticker	BXIIAT5E
Base date	30 Apr 2004
Live date	6 Dec 2019
Currency	USD
Asset class	Multi asset
Exposure Type	Excess return
Rebalancing	Daily
Sponsor	BBPLC

Key features

- The Index provides exposure to a diversified range of equity and fixed income investments from global financial markets.
- On a daily basis, the Index uses techniques from Modern Portfolio Theory and Momentum Investing to find an optimal combination of its underlying components.
- The Index aims to limit its annual volatility to a 5% target level, in order to potentially provide more stable returns across different market environments.

Key Considerations

- The index includes a volatility control mechanism and may underperform during an equity market rally that occurs immediately after a period of elevated volatility when the Index would have reduced its exposure.
- The Index is exposed to Fixed Income and may underperform in a rapidly rising interest rate environment.

Simulated and Live Past Performance

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Barclays Atlas 5 Index

Historical Monthly Performance since inception

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2004	-	-	-	-	-1.36%	0.30%	-0.75%	2.69%	0.99%	1.89%	1.98%	2.05%	-
2005	1.06%	-0.65%	0.44%	0.43%	2.95%	1.91%	0.29%	0.11%	1.32%	-2.37%	2.89%	2.47%	11.27%
2006	1.57%	-1.13%	-0.34%	-0.42%	-2.35%	-1.83%	1.24%	2.87%	0.45%	0.54%	1.06%	-0.43%	1.11%
2007	-0.48%	0.61%	-0.21%	1.22%	-0.31%	-1.62%	-0.14%	1.36%	1.54%	2.16%	-0.11%	-0.35%	3.68%
2008	-0.12%	1.07%	0.30%	-1.87%	-0.69%	-2.30%	1.10%	1.65%	-1.90%	-0.96%	3.02%	1.48%	0.62%
2009	-1.25%	0.45%	0.05%	-0.47%	0.36%	1.46%	1.53%	0.82%	1.95%	-1.45%	3.48%	-0.90%	6.08%
2010	-0.07%	1.97%	1.97%	2.25%	0.78%	1.20%	0.25%	3.56%	1.11%	-0.49%	-1.60%	-0.39%	10.93%
2011	-0.25%	0.79%	-1.31%	2.12%	1.48%	-0.19%	2.69%	1.02%	1.29%	0.41%	-0.54%	2.08%	9.93%
2012	1.21%	0.58%	0.12%	0.54%	0.77%	-1.17%	2.45%	0.18%	0.18%	0.17%	1.95%	1.78%	9.07%
2013	0.27%	1.78%	3.13%	2.84%	-1.83%	-1.57%	0.73%	-0.56%	2.80%	2.76%	1.29%	-1.07%	10.89%
2014	0.44%	1.15%	-0.65%	0.69%	3.12%	1.05%	0.15%	3.07%	-0.00%	0.56%	2.38%	-0.29%	12.20%
2015	3.84%	0.47%	1.27%	-1.24%	-0.39%	-1.53%	1.51%	-3.51%	1.23%	-0.12%	-0.51%	-1.25%	-0.44%
2016	1.04%	0.65%	0.53%	-0.53%	0.37%	1.79%	0.86%	-0.70%	0.30%	-0.92%	-2.11%	1.19%	2.42%
2017	-0.12%	1.88%	0.06%	1.86%	1.68%	-1.70%	1.11%	1.65%	-1.29%	2.28%	0.00%	-0.28%	7.27%
2018	-0.04%	-2.36%	-0.26%	-0.74%	0.97%	-0.34%	0.01%	2.09%	-0.71%	-3.29%	1.43%	1.06%	-2.29%
2019	1.51%	-0.31%	2.66%	1.69%	-0.52%	3.63%	-0.14%	1.88%	-0.54%	0.82%	0.24%	-0.10%	11.28%
2020	2.05%	-1.12%	-1.47%	1.08%	0.76%	0.94%	1.68%	1.72%	-1.08%	-1.11%	2.69%	1.23%	7.51%
2021	-0.33%	-1.63%	-0.40%	0.61%	0.22%	0.58%	1.61%	0.47%	-2.30%	-0.53%	0.70%	0.19%	-0.87%
2022	-4.15%	-0.80%	-2.23%	-1.91%	0.07%	-3.83%	2.03%	-2.15%	-3.45%	0.38%	1.30%	-2.13%	-15.82%
2023	2.40%	-1.45%	2.63%	-	-	-	-	-	-	-	-	-	3.56%

Performance highlighted in blue in the above table represents live data

Source: Barclays. As of 31 Mar 2023. Simulated period: Index Base Date is 30 Apr 2004; Index Live Date is 6 Dec 2019. Past and/or simulated past performance are not reliable indicators of future performance. See information on the performance data in the Index performance disclaimer at end for further information.

Performance Statistic

Best Monthly Return	3.84%
Worst Monthly Return	-4.15%
Maximum Drawdown	-18.17%

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Barclays Atlas 5 Index

Performance attribution

Component	Month to date	Quarter to date	Year to date
EM Equities	-0.07%	-0.22%	-0.22%
DAX	0.39%	0.91%	0.91%
Euro5Y Bobl	0.13%	-0.06%	-0.06%
Euro 10Y Bund	-0.00%	-0.00%	-0.00%
Euro Equities	0.35%	1.08%	1.08%
Japan 10Y JGB	1.11%	1.76%	1.76%
Japan Equities	0.11%	0.09%	0.09%
US Tech	-0.00%	-0.00%	-0.00%
5Y Treas	0.70%	0.18%	0.18%
10Y Treas	-0.00%	-0.00%	-0.00%
US Equities	-0.00%	-0.00%	-0.00%
Costs	-0.08%	-0.18%	-0.18%
Barclays Atlas 5 Index [Total]	2.63%	3.56%	3.56%

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Allocations

Portfolio	Current	Last Month
EM Equities	0.00%	6.00%
German Equities	13.92%	5.93%
Euro5Y Bobl	20.46%	10.44%
Euro 10Y Bund	0.00%	0.00%
Euro Equities	9.41%	8.17%
Japan 10Y JGB	35.30%	51.22%
Japan Equities	6.98%	5.71%
US Tech	0.00%	0.00%
5Y Treas	35.88%	31.28%
10Y Treas	0.00%	0.00%
US Equities	0.00%	0.00%
Barclays Atlas 5 Index [Total]	121.96%	118.76%

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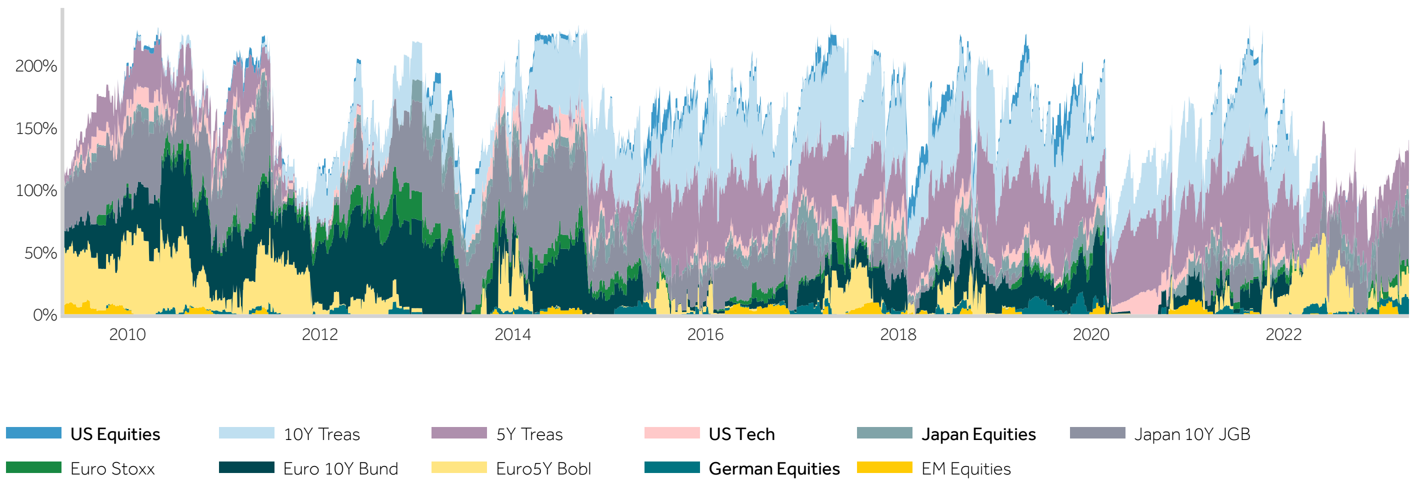
Historical Allocations



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Risk Factors

An investment in Atlas also involves fees, costs and risks. The following is a summary of these feesand costs and certain risks associated with Atlas. You should consider the following, and consult withyour advisers and read any product documentation carefully, before investing in any financial productbased on the performance of Atlas.

- The Atlas strategy may be unsuccessful. Historical volatility may prove to be a poor measure ofpredicting future returns and future volatility. Similarly, recent performance momentum maybe a poor measure of predicting future returns. If either of the above is true, the allocation ofunderlying index components in the Index may not be optimized and the Index may performpoorly. The volatility control mechanism may not achieve its intended goal, and the Index maynot achieve its target volatility of 5%. In addition, Atlas may assign up to 225% of totalexposure to its underlying assets, because relevant exposure levels determined by dailyoptimization and volatility control can both be up to 150%. When Atlas's exposure to itsunderlying index components is greater than 100%, any negative performance of theunderlying assets will be magnified and the level of the Index may decrease significantly.

- Each of the index components carries two costs that are deducted from the performance of theIndex. A running cost is applicable to the notional exposure of the Index to the component andis deducted daily. Additionally, a rebalancing cost is applicable to the change in notionalexposure to the component as a result of portfolio rebalancing as well as volatility control, andis deducted on the relevant trading day. The costs applicable to each index component are set forth in Appendix 1 of the Index Brochure available at indices.barclays/Atlas. These deductions will reduce performance of the Index, and Atlas will underperform similar portfolios from which these fees and costs are not deducted.

- Atlas is subject to risks associated with rolling futures contracts, including the risk that itsunderlying indices will replace expiring contracts with higher-priced contracts, which may causethe index values to fall even if the spot levels of the bonds or equities underlying the relevantfutures contracts are stable or increasing in value.

- Atlas may at any time be invested in only one or a small number of underlying assets, whichproduce lower returns than an investment in a more diversified pool of assets.

- The Index is subject to risks associated with movements in the exchange rates between theforeign currencies of the assets to which the Index provide exposure relative to the U.S. dollarand may underperform an index that is based on movements of futures contracts withouttaking currency conversion into account.

- Any un-invested weight in the portfolio will earn no return. In addition, if the volatility controlmechanism causes exposure to the Atlas Portfolio to be less than 100%, the difference will beun-invested and will earn no return.

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The index methodology is available for review upon request, subject to the execution of a non-disclosure agreement.

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