

## BIOGRAPHY

### Michael Harte, Group Head of Innovation

Michael joined Barclays in July 2014.

As an advocate of Open Systems, Agile and Lean processes, Michael is always looking at applicable technologies and services to meet opportunities for customers and drive value in business solutions. He has experience in strategy, driving world-class operational and service excellence, and maximising value through innovation. Investments and delivery of services, platforms and capabilities for the creation of enterprise value is his core focus.

Before joining Barclays, Michael was Group Executive of Enterprise Services and Chief Information Officer at the Commonwealth Bank of Australia Group (CBA), where he was responsible for group-wide retail and institutional banking systems and operations, brokerage, wealth and asset management systems. Together with his team, Michael transformed CBA into one of the most respected customer focused and technology leading banks in the world.

Earlier in his career, Michael held posts of Executive Vice President, Chief Information Officer, IT and Operations and Technology posts at PNC Financial Services (2001-2006, New York) and at Citigroup (1996-2001, London and New York), creating and capitalising on platforms and services for sustained competitive advantage.

Educated in New Zealand at Masey University, Michael then completed his Masters degree in Systems Management (with distinction) at New York University.

