

BARCLAYS PLC  
Form 6-K  
March 22, 2010

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 20549**

**FORM 6-K**

**REPORT OF FOREIGN PRIVATE ISSUER  
PURSUANT TO RULE 13A-16 OR 15D-16  
UNDER THE SECURITIES EXCHANGE ACT OF 1934**

March, 2010

**Barclays PLC and  
Barclays Bank PLC**  
(Names of Registrants)

**1 Churchill Place  
London E14 5HP  
England**  
(Address of Principal Executive Offices)

Indicate by check mark whether the registrant files or will file annual reports  
under cover of Form 20-F or Form 40-F.

Form 20-F  Form 40-F

Indicate by check mark whether the registrant by furnishing the information  
contained in this Form is also thereby furnishing the information to the  
Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.

Yes  No

If "Yes" is marked, indicate below the file number assigned to the registrant  
in connection with Rule 12g3-2(b):

This Report is a joint Report on Form 6-K filed by Barclays PLC and Barclays  
Bank PLC. All of the issued ordinary share capital of Barclays Bank PLC is  
owned by Barclays PLC.

This Report comprises:

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Information given to The London Stock Exchange and furnished pursuant to  
General Instruction B to the General Instructions to Form 6-K.

EXHIBIT INDEX

Group Reporting Changes (effective 1 January 2010) 22 March 2010

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**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, each of the registrants has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

BARCLAYS PLC  
(Registrant)

Date: March 22, 2010

By: /s/ Patrick Gonsalves  
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Patrick Gonsalves  
Deputy Secretary

BARCLAYS BANK PLC  
(Registrant)

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Date: March 22, 2010

By: /s/ Patrick Gonsalves

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Patrick Gonsalves  
Joint Secretary

**22 March 2010**

**Barclays PLC**  
**Group Reporting Changes (effective 1st January 2010)**  
**2009 & 2008 Segmental Restatement**

This announcement provides further details of the changes to the Group structure announced on 3 November 2009 and restates the Group financial statements for 2009 and 2008 on the basis that such changes had already been introduced for those reporting periods. Whilst these restatements affect the reported results of the segments that comprise the Group's business, they have no impact on the Group's overall Income Statement, Balance Sheet or other primary statements.

**Overview**

We have reorganised our activities to form three business groupings: Global Retail Banking ("GRB"), Corporate and Investment Banking and Wealth Management ("CIBWM") and Absa. We retain our Head Office and Other Operations activity.

These changes have been made to the Group structure to create a better alignment of customers and clients with the products and services offered by Barclays across the markets in which we operate.

**GRB**

will focus on mass consumer, mass affluent and local business customers. The physical footprint of these businesses has been expanded significantly over the past three years and with it the number of customers we serve. This reflects investment in customer-facing staff, distribution channels, and customer recruitment and has enabled us to increase the ratio of non-UK to UK business, whilst also strengthening our UK franchises. Going forward, we will place particular emphasis on creating appropriate scale in the markets in which we have an existing presence. As we do that, our objectives in GRB will be four-fold:

.  
profit growth;

.  
an improved loan-to-deposit ratio;

.  
further international diversification through deepening existing presences; and

.

the generation of net equity.

In CIBWM,

Barclays Corporate

includes the medium and larger customer segment from the former Barclays Commercial Bank, coupled with the corporate relationships from the former GRCB - Western Europe and the complete country operations of certain countries from the former GRCB - Emerging Markets. In aggregate,

Barclays Corporate

is now present in 11 countries grouped into three market segments for management and reporting purposes - UK & Ireland, Continental Europe (Spain, Italy, Portugal and France), and New Markets (India, Pakistan, Indonesia, Russia and the UAE).

Barclays Corporate

has been brought alongside

Barclays Capital

because we see significant synergies in sharing relationship management and sector expertise between the two businesses, driven by the increasing sophistication, interdependence and international nature of client requirements from corporate banking and investment banking clients.

Many of the clients of

Barclays Capital

and

Barclays Corporate

seek the services of

Barclays Wealth

and, for this reason,

Barclays Wealth

forms part of

CIBWM

.

The

Investment Management

activities also form part of

CIBWM

, reflecting the Group's oversight of its retained 19.9% stake in BlackRock Inc.

#### **Further Details on Barclays Corporate**

As part of the restructuring, Barclays Corporate will realign some of its businesses, in order to focus its resources on those activities which will be prioritised going forward. This realignment will result in a non-recurring charge of approximately £100 million being taken by Barclays Corporate in the first half of 2010.

In Indonesia, Barclays continues to view the market as attractive for banking services but intends to focus, going forward, on wholesale activities which have no dependency on a branch network. As a result, therefore, the Bank Akita platform will be exited.

In India, Pakistan, Russia and the UAE, Barclays Corporate will primarily target the commercial banking needs of larger local corporates and the local operations of multi-nationals, working in close cooperation with both Barclays Capital and Barclays Wealth. The retail strategy in these countries will be developed in close collaboration with GRB.

#### **Investor seminars**

**Investor and analyst seminars for Global Retail Banking and Barclays Corporate will be held later in 2010.**

**For further information please contact:**

Investor Relations

Media Relations

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**About Barclays**

Barclays is a major global financial services provider engaged in retail and commercial banking, credit cards, investment banking, wealth management and investment management services with an extensive international presence in Europe, the United States, Africa and Asia. With over 300 years of history and expertise in banking, Barclays operates in over 50 countries and employs 144,200 people. Barclays moves, lends, invests and protects money for 48 million customers and clients worldwide. For further information about Barclays, please visit our website [www.barclays.com](http://www.barclays.com)

**Technical Note**

This Restatement presents the Group on the basis of its continuing operations. For this purpose, the Barclays Global Investors business disposed of on 1st December 2009 has been dealt with as a discontinued operation.

In this document, all terms have the same definition as in the glossary presented within the Results Announcement for the year ended 31st December 2009.

The information in this announcement does not comprise statutory accounts within the meaning of Section 434 of the Companies Act 2006. Statutory accounts for the year ended 31st December 2008, 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 235 of the Companies Act 1985 and which did not make any statements under Section 237 of the Companies Act 1985, have been delivered to the Registrar of Companies in accordance with Section 242 of the Companies Act 1985. Statutory accounts for the year ended 31st December 2009 will be delivered to the Registrar of Companies in accordance with Section 441 of the Companies Act 2006.

**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 certain of the Group's plans and its current goals and expectations relating to its future financial condition and performance. Barclays cautions readers that no forward-looking statement is a guarantee of future performance and that actual results could differ materially from those contained in the forward-looking statements. These forward-looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward-looking statements sometimes use words such as "may", "will", "seek", "continue", "aim", "anticipate", "target", "expect", "estimate", "intend", "plan", "goal", "believe" 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, business strategy, capital ratios, leverage, payment of dividends, projected levels of growth in the banking and financial markets, projected costs, estimates of capital expenditures, and plans and objectives for future operations 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, including, but not limited to, UK domestic and global economic and business conditions, the effects of continued volatility in credit markets, market related risks such as changes in interest rates and exchange rates, effects of changes in valuation of credit market exposures, changes in valuation of issued notes, the policies and actions of governmental and regulatory authorities, changes in legislation, the further development of standards and interpretations under International Financial Reporting Standards (IFRS) applicable to past, current and future periods, evolving practices with regard to the interpretation and

application of standards under IFRS, the outcome of pending and future litigation, the success of future acquisitions and other strategic transactions and the impact of competition - a number of such factors being beyond the Group's control. As a result, the Group's actual future results may differ materially from the plans, goals, and expectations set forth in the Group's forward-looking statements.

Any forward-looking statements made herein speak only as of the date they are made. Except as required by the UK Financial Services Authority (FSA), the London Stock Exchange or applicable law, Barclays expressly disclaims any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements contained in this announcement to reflect any change in Barclays expectations with regard thereto or any change in events, conditions or circumstances on which any such statement is based. The reader should, however, consult any additional disclosures that Barclays has made or may make in documents it has filed or may file with the SEC.

## Reorganisation Highlights

| <b>2009 &amp; 08 as<br/>Published</b>  | <b>Group Structure<br/>Changes</b>  | <b>As Restated</b>   |                 |
|--|---|--|-----------------|
| <b>GRCB<br/>UK Retail Banking<br/>Services to UK retail<br/>and local business<br/>customers</b>   | <b>Smaller business<br/>customers transferred<br/>from Barclays<br/>Commercial Bank</b>   | <b>GRB<br/>UK Retail Banking<br/>Services to UK retail and local business customers</b>  | <b>p.<br/>4</b> |
| <b>Barclays<br/>Commercial Bank<br/>SME corporate<br/>customers in the UK<br/>&amp; Ireland</b>  | Smaller business<br>customers transferred to<br>UK Retail Banking<br>Balance of business to<br>Barclays Corporate in<br>CIBWM   | -  |                 |
| <b>Barclaycard<br/>UK and International<br/>Barclaycard<br/>operations</b>   | <b>Minor re-alignment of<br/>branch network costs<br/>from UK Retail Banking<br/>and other central costs</b>  | <b>Barclaycard<br/>UK and International<br/>Barclaycard operations</b>   | <b>p.<br/>6</b> |
| GRCB - Western<br>Europe<br>Retail and commercial<br>banking in Continental<br>Europe serving<br>customers principally<br>in Spain, Italy,<br>Portugal, France and<br>Russia | <b>Larger business<br/>customers in Spain,<br/>Italy and Portugal<br/>transferred to Barclays<br/>Corporate<br/>All commercial<br/>customers in France<br/>and all business in<br/>Russia transferred to<br/>Barclays Corporate</b> | <b>Western Europe Retail Banking</b><br>Banking in Western Europe serving retail and local<br>business customers principally in Spain, Italy and<br>Portugal, and retail customers in France | <b>p.<br/>8</b> |

|  |  |  |                  |
|--|--|--|------------------|
|  | <b>All private banking customers in France transferred from Barclays Wealth</b>  |  |                  |
| GRCB - Emerging Markets<br><b>Retail and commercial banking in 14 countries in Africa, the Indian Ocean and other markets</b><br>GRCB - Absa | <b>Businesses in India, Indonesia, Pakistan and the UAE transferred to Barclays Corporate</b>  | <b>Barclays Africa<br/>Retail and commercial banking operations in 10 countries in Africa and the Indian Ocean</b> | <b>p.<br/>10</b> |
| <b>IBIM</b><br>Barclays Capital<br>Global investment banking   | <b>Now managed as a separate business unit</b>   | <b>-<br/>CIBWM<br/>Barclays Capital<br/>Global investment banking</b>  | <b>p.<br/>12</b> |
| -  |  | <b>Barclays Corporate<br/>- UK &amp; Ireland<br/>SME corporate customers in UK &amp; Ireland</b>                   | <b>p.<br/>14</b> |
|  | <b>Larger business customers transferred from Barclays Commercial Bank</b>   | <b>-<br/>Continental Europe<br/>SME corporate customers in Continental Europe</b>                                  |                  |
|  | <b>Larger business customers in Spain, Italy and Portugal and all commercial customers in France transferred from GRCB - Western Europe</b>                                | <b>-<br/>New Markets</b>   |                  |
|  | <b>All businesses in India, Indonesia, Pakistan and the UAE transferred from GRCB - Emerging Markets and all business in Russia transferred from GRCB - Western Europe</b> | <b>All businesses in India, Pakistan, Indonesia, and Russia and the UAE</b>  |                  |
| <b>Barclays Wealth<br/>Private banking and wealth management</b>   | <b>All private banking customers in France transferred to Western Europe Retail Banking</b>  | <b>Barclays Wealth<br/>Private banking and wealth management</b>   | <b>p.<br/>18</b> |
| <b>BGI<br/>19.9% interest in BlackRock Inc. and minor residual BGI activities</b>  | <b>-</b>   | <b>Investment Management<sup>1</sup><br/>19.9% interest in BlackRock Inc. and minor residual BGI activities</b>    | <b>p.<br/>20</b> |



|   |   |   |                  |
|---|---|---|------------------|
| <b>GRCB - Absa</b>  |   | <b>Absa</b>   | <b>p.<br/>22</b> |
| -   | <b>Absa is now managed as a separate business unit</b>                                | All Absa operations, except Absa Capital, Absa Card and Absa Wealth which continue to be included within Barclays Capital, Barclaycard and Barclays Wealth respectively |                  |
|   | <b>Central support function costs now excluded and re-aligned to other businesses</b> |   |                  |
| <b>Head Office</b>  |   | <b>Head Office</b>  | <b>p.<br/>24</b> |
| <b>Head office functions and other central operations</b> | <b>No change</b>  | <b>Head office functions and other central operations</b>   |                  |

1 Separate disclosure of the Investment Management results has been provided to give greater transparency.

## Restatements Summary

### Profit Before Tax Movements Showing the Impact of the Organisational Restructure

|  | <b>2009 as<br/>Published</b> | <b>Group Structure<br/>Changes</b> | <b>2009 as<br/>Restated</b> |
|--|------------------------------|------------------------------------|-----------------------------|
|  | £m                           | £m                                 | £m                          |
| UK Retail Banking  | 612                          | 98                                 | 710                         |
| Barclays Commercial Banking  | 749                          | (749)                              | -                           |
| Barclaycard  | 761                          | (34)                               | 727                         |
| GRCB - Western Europe / Western Europe Retail Banking                                  | 130                          | 150                                | 280                         |
| GRCB - Emerging Markets / Barclays Africa  | (254)                        | 358                                | 104                         |
| GRCB - Absa  | 506                          | (506)                              | -                           |
| <b>GRCB/GRB total</b>  | <b>2,504</b>                 | <b>(683)</b>                       | <b>1,821</b>                |
| Barclays Capital   | 2,464                        | -                                  | 2,464                       |
| Barclays Corporate   | -                            | 157                                | 157                         |
| Barclays Wealth  | 145                          | (2)                                | 143                         |
| Barclays Global Investors (continuing operations) / Investment Management <sup>1</sup> | 22                           | -                                  | 22                          |
| <b>IBIM/CIBWM total</b>  | <b>2,631</b>                 | <b>155</b>                         | <b>2,786</b>                |
| <b>Absa</b>  | <b>-</b>                     | <b>528</b>                         | <b>528</b>                  |
| Head Office Functions and Other Operations   | (550)                        | -                                  | (550)                       |
| Group profit before tax from continuing operations                                     | 4,585                        | -                                  | 4,585                       |
| Barclays Global Investors (discontinued operations)                                    | 726                          | -                                  | 726                         |
| Profit on disposal of Barclays Global Investors  | 6,331                        | -                                  | 6,331                       |
| <b>Group profit before tax</b>   | <b>11,642</b>                | <b>-</b>                           | <b>11,642</b>               |

**Restated Profit Before Tax by Business Grouping**

|   | <b>2009 as Restated</b> | <b>2008 as Restated</b> |
|---|-------------------------|-------------------------|
|   | £m                      | £m                      |
| UK Retail Banking                                   | 710                     | 1,558                   |
| Barclaycard   | 727                     | 766                     |
| Western Europe Retail Banking                       | 280                     | 232                     |
| Barclays Africa                                     | 104                     | 180                     |
| <b>GRB total</b>                                    | <b>1,821</b>            | <b>2,736</b>            |
| Barclays Capital                                    | 2,464                   | 1,302                   |
| UK & Ireland  | 673                     | 1,095                   |
| Continental Europe                                  | (83)                    | 22                      |
| New Markets   | (433)                   | (49)                    |
| Barclays Corporate                                  | 157                     | 1,068                   |
| Barclays Wealth                                     | 143                     | 671                     |
| Investment Management <sup>1</sup>                  | 22                      | (346)                   |
| <b>CIBWM total</b>                                  | <b>2,786</b>            | <b>2,695</b>            |
| <b>Absa</b>   | <b>528</b>              | <b>563</b>              |
| Head Office Functions and Other Operations          | (550)                   | (858)                   |
| Group profit before tax from continuing operations  | 4,585                   | 5,136                   |
| Barclays Global Investors (discontinued operations) | 726                     | 941                     |
| Profit on disposal of Barclays Global Investors     | 6,331                   | -                       |
| <b>Group profit before tax</b>                      | <b>11,642</b>           | <b>6,077</b>            |

<sup>1</sup> Separate disclosure of the Investment Management results has been provided to give greater transparency.

**Results by Business****UK Retail Banking - Full Year Ended**

| <b>Income Statement Information</b>                        | <b>2009 as Published</b> | <b>Group Structure Changes</b> | <b>2009 as Restated</b> | <b>2008 as Restated</b> |
|--|--------------------------|--------------------------------|-------------------------|-------------------------|
|  | £m                       | £m                             | £m                      | £m                      |
| Net interest income  | 2,624                    | 218                            | 2,842                   | 3,245                   |
| Net fee and commission income                              | 1,225                    | 74                             | 1,299                   | 1,384                   |
| Net premiums from insurance contracts                      | 198                      | -                              | 198                     | 205                     |
| Other income   | 6                        | (1)                            | 5                       | 21                      |
| <b>Total income</b>  | <b>4,053</b>             | <b>291</b>                     | <b>4,344</b>            | <b>4,855</b>            |
| Net claims and benefits incurred under insurance contracts | (68)                     | -                              | (68)                    | (35)                    |
| <b>Total income net of insurance claims</b>                | <b>3,985</b>             | <b>291</b>                     | <b>4,276</b>            | <b>4,820</b>            |

|  |                |             |                |                |
|--|----------------|-------------|----------------|----------------|
| Impairment charges and other credit provisions                 | (936)          | (95)        | (1,031)        | (642)          |
| <b>Net income</b>  | <b>3,049</b>   | <b>196</b>  | <b>3,245</b>   | <b>4,178</b>   |
| Operating expenses excluding amortisation of intangible assets | (2,400)        | (96)        | (2,496)        | (2,606)        |
| Amortisation of intangible assets                              | (40)           | (2)         | (42)           | (22)           |
| <b>Operating expenses</b>                                      | <b>(2,440)</b> | <b>(98)</b> | <b>(2,538)</b> | <b>(2,628)</b> |
| Share of post-tax results of associates and joint ventures     | 3              | -           | 3              | 8              |
| <b>Profit before tax</b>                                       | <b>612</b>     | <b>98</b>   | <b>710</b>     | <b>1,558</b>   |

**Balance Sheet Information**

|   |          |        |          |          |
|---|----------|--------|----------|----------|
| Loans and advances to customers at amortised cost | £99.1bn  | £3.9bn | £103.0bn | £98.8bn  |
| Customer accounts                                 | £92.5bn  | £4.3bn | £96.8bn  | £93.8bn  |
| Total assets                                      | £105.2bn | £4.1bn | £109.3bn | £105.9bn |

**Performance Ratios**

|                                    |     |      |     |     |
|------------------------------------|-----|------|-----|-----|
| Return on average economic capital | 12% | 1%   | 13% | 28% |
| Cost:income ratio                  | 61% | (2%) | 59% | 55% |
| Cost:net income ratio              | 80% | (2%) | 78% | 63% |

**Other Financial Measures**

|                        |         |        |         |         |
|------------------------|---------|--------|---------|---------|
| Economic (loss)/profit | (£64m)  | £57m   | (£7m)   | £768m   |
| Risk weighted assets   | £32.2bn | £3.7bn | £35.9bn | £34.3bn |

**Key Facts**

|  |         |        |         |         |
|--|---------|--------|---------|---------|
| Number of UK current accounts              | 11.2m   | -      | 11.2m   | 11.7m   |
| Number of UK savings accounts              | 13.2m   | -      | 13.2m   | 12.0m   |
| Number of UK mortgage accounts             | 834,000 | -      | 834,000 | 816,000 |
| LTV of mortgage book                       | 43%     | -      | 43%     | 40%     |
| LTV of new mortgage lending                | 48%     | -      | 48%     | 47%     |
| Number of Local Business customers         | 686,000 | 56,000 | 742,000 | 715,000 |
| Number of branches                         | 1,698   | -      | 1,698   | 1,724   |
| Number of ATMs                             | 3,394   | -      | 3,394   | 3,455   |
| Number of employees (full time equivalent) | 30,400  | 1,500  | 31,900  | 33,800  |

**Results by Business****UK Retail Banking - Restated Half Year Ended**

|                                     | <b>Half Year Ended</b> | <b>Half Year Ended</b> | <b>Half Year Ended</b> | <b>Half Year Ended</b> |
|-------------------------------------|------------------------|------------------------|------------------------|------------------------|
| <b>Income Statement Information</b> | <b>31.12.09</b>        | <b>30.06.09</b>        | <b>31.12.08</b>        | <b>30.06.08</b>        |
|                                     | £m                     | £m                     | £m                     | £m                     |
| Net interest income                 | 1,417                  | 1,425                  | 1,666                  | 1,579                  |
| Net fee and commission income       | 651                    | 648                    | 709                    | 675                    |

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|  |                |                |                |                |
|--|----------------|----------------|----------------|----------------|
| Net premiums from insurance contracts                          | 91             | 107            | 102            | 103            |
| Other (loss)/income  | (1)            | 6              | 18             | 3              |
| <b>Total income</b>  | <b>2,158</b>   | <b>2,186</b>   | <b>2,495</b>   | <b>2,360</b>   |
| Net claims and benefits incurred under insurance contracts     | (33)           | (35)           | (16)           | (19)           |
| <b>Total income net of insurance claims</b>                    | <b>2,125</b>   | <b>2,151</b>   | <b>2,479</b>   | <b>2,341</b>   |
| Impairment charges and other credit provisions                 | (510)          | (521)          | (337)          | (305)          |
| <b>Net income</b>  | <b>1,615</b>   | <b>1,630</b>   | <b>2,142</b>   | <b>2,036</b>   |
| Operating expenses excluding amortisation of intangible assets | (1,197)        | (1,299)        | (1,359)        | (1,247)        |
| Amortisation of intangible assets                              | (22)           | (20)           | (13)           | (9)            |
| <b>Operating expenses</b>                                      | <b>(1,219)</b> | <b>(1,319)</b> | <b>(1,372)</b> | <b>(1,256)</b> |
| Share of post-tax results of associates and joint ventures     | 1              | 2              | 4              | 4              |
| <b>Profit before tax</b>                                       | <b>397</b>     | <b>313</b>     | <b>774</b>     | <b>784</b>     |

**Balance Sheet Information**

|   |          |          |          |          |
|---|----------|----------|----------|----------|
| Loans and advances to customers at amortised cost | £103.0bn | £100.3bn | £98.8bn  | £93.5bn  |
| Customer accounts                                 | £96.8bn  | £96.0bn  | £93.8bn  | £92.9bn  |
| Total assets                                      | £109.3bn | £106.9bn | £105.9bn | £100.9bn |

**Performance Ratios**

|                                    |     |     |     |     |
|------------------------------------|-----|-----|-----|-----|
| Return on average economic capital | 15% | 12% | 26% | 30% |
| Cost:income ratio                  | 57% | 61% | 55% | 54% |
| Cost:net income ratio              | 75% | 81% | 64% | 62% |

**Other Financial Measures**

|                        |         |         |         |         |
|------------------------|---------|---------|---------|---------|
| Economic profit/(loss) | £31m    | (£38m)  | £374m   | £394m   |
| Risk weighted assets   | £35.9bn | £35.3bn | £34.3bn | £36.0bn |

**Key Facts**

|  |         |         |         |         |
|--|---------|---------|---------|---------|
| Number of UK current accounts              | 11.2m   | 11.4m   | 11.7m   | 11.5m   |
| Number of UK savings accounts              | 13.2m   | 13.0m   | 12.0m   | 11.7m   |
| Number of UK mortgage accounts             | 834,000 | 824,000 | 816,000 | 786,000 |
| LTV of mortgage book                       | 43%     | 44%     | 40%     | 36%     |
| LTV of new mortgage lending                | 48%     | 46%     | 47%     | 49%     |
| Number of Local Business customers         | 742,000 | 728,000 | 715,000 | 707,000 |
| Number of branches                         | 1,698   | 1,720   | 1,724   | 1,733   |
| Number of ATMs                             | 3,394   | 3,414   | 3,455   | 3,336   |
| Number of employees (full time equivalent) | 31,900  | 32,800  | 33,800  | 33,600  |

**Results by Business**

**Barclaycard - Full Year Ended**

|                                     |                          |                                |                         |                         |
|-------------------------------------|--------------------------|--------------------------------|-------------------------|-------------------------|
| <b>Income Statement Information</b> | <b>2009 as Published</b> | <b>Group Structure Changes</b> | <b>2009 as Restated</b> | <b>2008 as Restated</b> |
|-------------------------------------|--------------------------|--------------------------------|-------------------------|-------------------------|

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|   | £m             | £m          | £m             | £m             |
|---|----------------|-------------|----------------|----------------|
| Net interest income   | 2,723          | -           | 2,723          | 1,786          |
| Net fee and commission income                                     | 1,271          | -           | 1,271          | 1,299          |
| Net trading (loss)/income   | (1)            | -           | (1)            | 2              |
| Net Investment income   | 23             | -           | 23             | 80             |
| <b>Principal transactions</b>                                     | <b>22</b>      | <b>-</b>    | <b>22</b>      | <b>82</b>      |
| Net premiums from insurance contracts                             | 44             | -           | 44             | 44             |
| Other income  | 2              | (1)         | 1              | 21             |
| <b>Total income</b>   | <b>4,062</b>   | <b>(1)</b>  | <b>4,061</b>   | <b>3,232</b>   |
| Net claims and benefits incurred under insurance contracts        | (20)           | -           | (20)           | (11)           |
| <b>Total income net of insurance claims</b>                       | <b>4,042</b>   | <b>(1)</b>  | <b>4,041</b>   | <b>3,221</b>   |
| Impairment charges and other credit provisions                    | (1,798)        | -           | (1,798)        | (1,097)        |
| <b>Net income</b>   | <b>2,244</b>   | <b>(1)</b>  | <b>2,243</b>   | <b>2,124</b>   |
| Operating expenses excluding amortisation of intangible assets    | (1,412)        | (33)        | (1,445)        | (1,386)        |
| Amortisation of intangible assets                                 | (82)           | -           | (82)           | (61)           |
| <b>Operating expenses</b>   | <b>(1,494)</b> | <b>(33)</b> | <b>(1,527)</b> | <b>(1,447)</b> |
| Share of post-tax results of associates and joint ventures        | 8              | -           | 8              | (3)            |
| Profit on disposal of subsidiaries, associates and joint ventures | 3              | -           | 3              | -              |
| Gain on acquisition   | -              | -           | -              | 92             |
| <b>Profit before tax</b>  | <b>761</b>     | <b>(34)</b> | <b>727</b>     | <b>766</b>     |
| <b>Balance Sheet Information</b>                                  |                |             |                |                |
| Loans and advances to customers at amortised cost                 | £26.5bn        | -           | £26.5bn        | £27.4bn        |
| Total assets  | £30.2bn        | £0.1bn      | £30.3bn        | £31.0bn        |
| <b>Performance Ratios</b>   |                |             |                |                |
| Return on average economic capital                                | 15%            | (1%)        | 14%            | 22%            |
| Cost:income ratio   | 37%            | 1%          | 38%            | 45%            |
| Cost:net income ratio   | 67%            | 1%          | 68%            | 68%            |
| <b>Other Financial Measures</b>                                   |                |             |                |                |
| Economic profit   | £45m           | (£27m)      | £18m           | £318m          |
| Risk weighted assets  | £30.6bn        | -           | £30.6bn        | £27.3bn        |
| <b>Key Facts</b>  |                |             |                |                |
| Number of Barclaycard UK customers                                | 10.4m          | -           | 10.4m          | 11.7m          |
| Number of Barclaycard International customers                     | 10.8m          | -           | 10.8m          | 11.8m          |
| <b>Total number of Barclaycard customers</b>                      | <b>21.2m</b>   | <b>-</b>    | <b>21.2m</b>   | <b>23.5m</b>   |
|   | £10.8bn        | -           | £10.8bn        | £10.2bn        |

|  |                |       |                |                |
|--|----------------|-------|----------------|----------------|
| UK credit cards - average outstanding balances     |                |       |                |                |
| International - average outstanding balances       | £9.7bn         | -     | £9.7bn         | £6.5bn         |
| <b>Total - average outstanding balances</b>        | <b>£20.5bn</b> | -     | <b>£20.5bn</b> | <b>£16.7bn</b> |
| UK credit cards - average extended credit balances | £8.5bn         | -     | £8.5bn         | £8.0bn         |
| International - average extended credit balances   | £7.9bn         | -     | £7.9bn         | £5.2bn         |
| <b>Total - average extended credit balances</b>    | <b>£16.4bn</b> | -     | <b>£16.4bn</b> | <b>£13.2bn</b> |
| Loans - average total outstandings                 | £6.0bn         | -     | £6.0bn         | £5.9bn         |
| Number of retailer relationships                   | 87,000         | -     | 87,000         | 89,000         |
| Number of employees (full time equivalent)         | 10,300         | (200) | 10,100         | 10,300         |

## Results by Business

### Barclaycard - Restated Half Year Ended

|   | Half Year Ended<br>31.12.09 | Half Year Ended<br>30.06.09 | Half Year Ended<br>31.12.08 | Half Year Ended<br>30.06.08 |
|---|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
|   | £m                          | £m                          | £m                          | £m                          |
| <b>Income Statement Information</b>                               |                             |                             |                             |                             |
| Net interest income   | 1,366                       | 1,357                       | 999                         | 787                         |
| Net fee and commission income                                     | 651                         | 620                         | 715                         | 584                         |
| Net trading (loss)/income   | (2)                         | 1                           | 1                           | 1                           |
| Net Investment income   | 3                           | 20                          | 64                          | 16                          |
| <b>Principal transactions</b>                                     | <b>1</b>                    | <b>21</b>                   | <b>65</b>                   | <b>17</b>                   |
| Net premiums from insurance contracts                             | 23                          | 21                          | 26                          | 18                          |
| Other income  | -                           | 1                           | -                           | 21                          |
| <b>Total income</b>   | <b>2,041</b>                | <b>2,020</b>                | <b>1,805</b>                | <b>1,427</b>                |
| Net claims and benefits incurred under insurance contracts        | (9)                         | (11)                        | (5)                         | (6)                         |
| <b>Total income net of insurance claims</b>                       | <b>2,032</b>                | <b>2,009</b>                | <b>1,800</b>                | <b>1,421</b>                |
| Impairment charges and other credit provisions                    | (883)                       | (915)                       | (620)                       | (477)                       |
| <b>Net income</b>   | <b>1,149</b>                | <b>1,094</b>                | <b>1,180</b>                | <b>944</b>                  |
| Operating expenses excluding amortisation of intangible assets    | (758)                       | (687)                       | (759)                       | (627)                       |
| Amortisation of intangible assets                                 | (45)                        | (37)                        | (34)                        | (27)                        |
| <b>Operating expenses</b>   | <b>(803)</b>                | <b>(724)</b>                | <b>(793)</b>                | <b>(654)</b>                |
| Share of post-tax results of associates and joint ventures        | 6                           | 2                           | (2)                         | (1)                         |
| Profit on disposal of subsidiaries, associates and joint ventures | -                           | 3                           | -                           | -                           |
| Gain on acquisition   | -                           | -                           | 3                           | 89                          |

|  |                |                |                |                |
|--|----------------|----------------|----------------|----------------|
| <b>Profit before tax</b>                           | <b>352</b>     | <b>375</b>     | <b>388</b>     | <b>378</b>     |
| <b>Balance Sheet Information</b>                   |                |                |                |                |
| Loans and advances to customers at amortised cost  | £26.5bn        | £26.0bn        | £27.4bn        | £22.1bn        |
| Total assets                                       | £30.3bn        | £29.6bn        | £31.0bn        | £24.3bn        |
| <b>Performance Ratios</b>                          |                |                |                |                |
| Return on average economic capital                 | 13%            | 15%            | 22%            | 21%            |
| Cost:income ratio                                  | 40%            | 36%            | 44%            | 46%            |
| Cost:net income ratio                              | 70%            | 66%            | 67%            | 69%            |
| <b>Other Financial Measures</b>                    |                |                |                |                |
| Economic (loss)/profit                             | (£10m)         | £28m           | £175m          | £143m          |
| Risk weighted assets                               | £30.6bn        | £26.9bn        | £27.3bn        | £22.8bn        |
| <b>Key Facts</b>                                   |                |                |                |                |
| Number of Barclaycard UK customers                 | 10.4m          | 11.9m          | 11.7m          | 11.9m          |
| Number of Barclaycard International customers      | 10.8m          | 11.7m          | 11.8m          | 8.1m           |
| <b>Total number of Barclaycard customers</b>       | <b>21.2m</b>   | <b>23.6m</b>   | <b>23.5m</b>   | <b>20.0m</b>   |
| UK credit cards - average outstanding balances     | £10.9bn        | £10.8bn        | £10.8bn        | £9.7bn         |
| International - average outstanding balances       | £9.6bn         | £9.9bn         | £7.8bn         | £5.1bn         |
| <b>Total - average outstanding balances</b>        | <b>£20.5bn</b> | <b>£20.7bn</b> | <b>£18.6bn</b> | <b>£14.8bn</b> |
| UK credit cards - average extended credit balances | £8.5bn         | £8.5bn         | £8.5bn         | £7.5bn         |
| International - average extended credit balances   | £7.8bn         | £8.0bn         | £6.1bn         | £4.3bn         |
| <b>Total - average extended credit balances</b>    | <b>£16.3bn</b> | <b>£16.5bn</b> | <b>£14.6bn</b> | <b>£11.8bn</b> |
| Loans - average total outstandings                 | £5.9bn         | £6.0bn         | £6.1bn         | £5.8bn         |
| Number of retailer relationships                   | 87,000         | 88,000         | 89,000         | 93,000         |
| Number of employees (full time equivalent)         | 10,100         | 10,100         | 10,300         | 10,100         |

**Results by Business****Western Europe Retail Banking - Full Year Ended**

| <b>Income Statement Information</b>   | <b>2009 as Published<sup>1</sup></b> | <b>Group Structure Changes</b> | <b>2009 as Restated</b> | <b>2008 as Restated</b> |
|---------------------------------------|--------------------------------------|--------------------------------|-------------------------|-------------------------|
|                                       | £m                                   | £m                             | £m                      | £m                      |
| Net interest income                   | 1,182                                | (314)                          | 868                     | 642                     |
| Net fee and commission income         | 438                                  | (86)                           | 352                     | 327                     |
| Net trading income                    | -                                    | 14                             | 14                      | 4                       |
| Net investment income                 | 123                                  | (5)                            | 118                     | 161                     |
| <b>Principal transactions</b>         | <b>123</b>                           | <b>9</b>                       | <b>132</b>              | <b>165</b>              |
| Net premiums from insurance contracts | 544                                  | -                              | 544                     | 352                     |
| Other income/(expense)                | 8                                    | (14)                           | (6)                     | 38                      |
| <b>Total income</b>                   | <b>2,295</b>                         | <b>(405)</b>                   | <b>1,890</b>            | <b>1,524</b>            |

|   |                |              |              |              |
|---|----------------|--------------|--------------|--------------|
| Net claims and benefits incurred under insurance contracts        | (572)          | -            | (572)        | (365)        |
| <b>Total income net of insurance claims</b>                       | <b>1,723</b>   | <b>(405)</b> | <b>1,318</b> | <b>1,159</b> |
| Impairment charges and other credit provisions                    | (667)          | 329          | (338)        | (172)        |
| <b>Net income</b>   | <b>1,056</b>   | <b>(76)</b>  | <b>980</b>   | <b>987</b>   |
| Operating expenses excluding amortisation of intangible assets    | (1,075)        | 210          | (865)        | (794)        |
| Amortisation of intangible assets                                 | (38)           | 16           | (22)         | (13)         |
| <b>Operating expenses</b>   | <b>(1,113)</b> | <b>226</b>   | <b>(887)</b> | <b>(807)</b> |
| Share of post-tax results of associates and joint ventures        | 4              | -            | 4            | -            |
| Profit on disposal of subsidiaries, associates and joint ventures | 157            | -            | 157          | -            |
| Gain on Acquisition   | 26             | -            | 26           | 52           |
| <b>Profit before tax</b>  | <b>130</b>     | <b>150</b>   | <b>280</b>   | <b>232</b>   |
| <b>Balance Sheet Information</b>                                  |                |              |              |              |
| Loans and advances to customers at amortised cost                 | £52.7bn        | (£11.6bn)    | £41.1bn      | £42.1bn      |
| Customer accounts   | £23.4bn        | (£5.8bn)     | £17.6bn      | £13.2bn      |
| Total assets  | £64.2bn        | (£13.2bn)    | £51.0bn      | £52.0bn      |
| <b>Performance Ratios</b>   |                |              |              |              |
| Return on average economic capital                                | 4%             | 10%          | 14%          | 27%          |
| Cost:income ratio   | 65%            | 2%           | 67%          | 70%          |
| Cost:net income ratio   | 105%           | (14%)        | 91%          | 82%          |
| <b>Other Financial Measures</b>                                   |                |              |              |              |
| Economic (loss)/profit  | (£234m)        | £247m        | £13m         | £207m        |
| Risk weighted assets  | £32.4bn        | (£15.6bn)    | £16.8bn      | £19.3bn      |
| <b>Key Facts</b>  |                |              |              |              |
| Number of customers   | 2.8m           | (0.4m)       | 2.4m         | 2.1m         |
| Number of employees (full time equivalent)                        | 11,600         | (2,000)      | 9,600        | 9,300        |
| Number of branches  | 1,128          | (34)         | 1,094        | 961          |
| Number of sales centres   | 190            | (22)         | 168          | 179          |
| <b>Number of distribution points</b>                              | <b>1,318</b>   | <b>(56)</b>  | <b>1,262</b> | <b>1,140</b> |

1 Published as GRCB - Western Europe.

## Results by Business

### Western Europe Retail Banking - Restated Half Year Ended Income Statement Information



|   | <b>Half Year<br/>Ended<br/>31.12.09</b> | <b>Half Year<br/>Ended<br/>30.06.09</b> | <b>Half Year<br/>Ended<br/>31.12.08</b> | <b>Half Year<br/>Ended<br/>30.06.08</b> |
|---|---|---|---|---|
|   | £m                                      | £m                                      | £m                                      | £m                                      |
| Net interest income   | 405                                     | 463                                     | 356                                     | 286                                     |
| Net fee and commission income                                     | 181                                     | 171                                     | 159                                     | 168                                     |
| Net trading income  | 10                                      | 4                                       | (7)                                     | 11                                      |
| Net investment income   | 56                                      | 62                                      | 109                                     | 52                                      |
| <b>Principal transactions</b>                                     | <b>66</b>                               | <b>66</b>                               | <b>102</b>                              | <b>63</b>                               |
| Net premiums from insurance contracts                             | 255                                     | 289                                     | 169                                     | 183                                     |
| Other income/(expense)  | 1                                       | (7)                                     | 21                                      | 17                                      |
| <b>Total income</b>   | <b>908</b>                              | <b>982</b>                              | <b>807</b>                              | <b>717</b>                              |
| Net claims and benefits incurred under insurance contracts        | (272)                                   | (300)                                   | (176)                                   | (189)                                   |
| <b>Total income net of insurance claims</b>                       | <b>636</b>                              | <b>682</b>                              | <b>631</b>                              | <b>528</b>                              |
| Impairment charges and other credit provisions                    | (190)                                   | (148)                                   | (111)                                   | (61)                                    |
| <b>Net income</b>   | <b>446</b>                              | <b>534</b>                              | <b>520</b>                              | <b>467</b>                              |
| Operating expenses excluding amortisation of intangible assets    | (433)                                   | (432)                                   | (438)                                   | (356)                                   |
| Amortisation of intangible assets                                 | (12)                                    | (10)                                    | (8)                                     | (5)                                     |
| <b>Operating expenses</b>   | <b>(445)</b>                            | <b>(442)</b>                            | <b>(446)</b>                            | <b>(361)</b>                            |
| Share of post-tax results of associates and joint ventures        | 4                                       | -                                       | -                                       | -                                       |
| Profit on disposal of subsidiaries, associates and joint ventures | 157                                     | -                                       | -                                       | -                                       |
| Gain on Acquisition   | 26                                      | -                                       | 52                                      | -                                       |
| <b>Profit before tax</b>  | <b>188</b>                              | <b>92</b>                               | <b>126</b>                              | <b>106</b>                              |
| <b>Balance Sheet Information</b>                                  |   |   |   |   |
| Loans and advances to customers at amortised cost                 | £41.1bn                                 | £36.0bn                                 | £42.1bn                                 | £29.7bn                                 |
| Customer accounts   | £17.6bn                                 | £12.7bn                                 | £13.2bn                                 | £9.4bn                                  |
| Total assets  | £51.0bn                                 | £45.2bn                                 | £52.0bn                                 | £38.3bn                                 |
| <b>Performance Ratios</b>   |   |   |   |   |
| Return on average economic capital                                | 22%                                     | 7%                                      | 18%                                     | 36%                                     |
| Cost:income ratio   | 70%                                     | 65%                                     | 71%                                     | 68%                                     |
| Cost:net income ratio   | 100%                                    | 83%                                     | 86%                                     | 77%                                     |
| <b>Other Financial Measures</b>                                   |   |   |   |   |
| Economic profit/(loss)  | £59m                                    | (£46m)                                  | £54m                                    | £153m                                   |
| Risk weighted assets  | £16.8bn                                 | £14.6bn                                 | £19.3bn                                 | £15.6bn                                 |
| <b>Key Facts</b>  |   |   |   |   |
| Number of customers   | 2.4m                                    | 2.1m                                    | 2.1m                                    | 2.0m                                    |
| Number of employees (full time equivalent)                        | 9,600                                   | 9,300                                   | 9,300                                   | 8,900                                   |

|                                      |              |              |              |            |
|--------------------------------------|--------------|--------------|--------------|------------|
| Number of branches                   | 1,094        | 998          | 961          | 881        |
| Number of sales centres              | 168          | 178          | 179          | 108        |
| <b>Number of distribution points</b> | <b>1,262</b> | <b>1,176</b> | <b>1,140</b> | <b>989</b> |

## Results by Business

### Barclays Africa - Full Year Ended

| <b>Income Statement Information</b>                               | <b>2009 as<br/>Published<sup>1</sup></b> | <b>Group Structure<br/>Changes</b> | <b>2009 as<br/>Restated</b> | <b>2008 as<br/>Restated</b> |
|---|--|------------------------------------|-----------------------------|-----------------------------|
|   | £m                                       | £m                                 | £m                          | £m                          |
| Net interest income   | 743                                      | (245)                              | 498                         | 405                         |
| Net fee and commission income                                     | 232                                      | (54)                               | 178                         | 162                         |
| Net trading income  | 61                                       | (7)                                | 54                          | 70                          |
| Net investment income   | 7  | -                                  | 7                           | 87                          |
| <b>Principal transactions</b>                                     | <b>68</b>                                | <b>(7)</b>                         | <b>61</b>                   | <b>157</b>                  |
| Other income  | 2  | -                                  | 2                           | 2                           |
| <b>Total income</b>   | <b>1,045</b>                             | <b>(306)</b>                       | <b>739</b>                  | <b>726</b>                  |
| Impairment charges and other credit provisions                    | (471)                                    | 350                                | (121)                       | (71)                        |
| <b>Net income</b>   | <b>574</b>                               | <b>44</b>                          | <b>618</b>                  | <b>655</b>                  |
| Operating expenses excluding amortisation of intangible assets    | (846)                                    | 313                                | (533)                       | (472)                       |
| Amortisation of intangible assets                                 | (6)                                      | 1                                  | (5)                         | (3)                         |
| <b>Operating expenses</b>   | <b>(852)</b>                             | <b>314</b>                         | <b>(538)</b>                | <b>(475)</b>                |
| Profit on disposal of subsidiaries, associates and joint ventures | 24                                       | -                                  | 24                          | -                           |
| <b>Profit before tax</b>  | <b>(254)</b>                             | <b>358</b>                         | <b>104</b>                  | <b>180</b>                  |
| <b>Balance Sheet Information</b>                                  |  |                                    |                             |                             |
| Loans and advances to customers at amortised cost                 | £7.3bn                                   | (£3.4bn)                           | £3.9bn                      | £5.0bn                      |
| Customer accounts   | £8.5bn                                   | (£2.1bn)                           | £6.4bn                      | £7.3bn                      |
| Total assets  | £11.9bn                                  | (£4.0bn)                           | £7.9bn                      | £8.5bn                      |
| <b>Performance Ratios</b>   |  |                                    |                             |                             |
| Return on average economic capital                                | (18%)                                    | 24%                                | 6%                          | 17%                         |
| Cost:income ratio   | 82%                                      | (9%)                               | 73%                         | 65%                         |
| Cost:net income ratio   | 148%                                     | (61%)                              | 87%                         | 73%                         |
| <b>Other Financial Measures</b>                                   |  |                                    |                             |                             |
| Economic (loss)/profit  | (£379m)                                  | £326m                              | (£53m)                      | £50m                        |
| Risk weighted assets  | £12.4bn                                  | (£4.8bn)                           | £7.6bn                      | £8.7bn                      |
| <b>Key Facts</b>  |  |                                    |                             |                             |
| Number of customers   | 3.7m                                     | (0.9m)                             | 2.8m                        | 2.6m                        |

|  |            |              |            |            |
|--|------------|--------------|------------|------------|
| Number of employees (full time equivalent) | 17,400     | (3,000)      | 14,400     | 16,500     |
| Number of branches                         | 514        | (24)         | 490        | 484        |
| Number of sales centres                    | 169        | (86)         | 83         | 169        |
| <b>Number of distribution points</b>       | <b>683</b> | <b>(110)</b> | <b>573</b> | <b>653</b> |

1 Published as GRCB - Emerging Markets.

## Results by Business

### Barclays Africa - Restated Half Year Ended

|   | Half Year<br>Ended<br>31.12.09 | Half Year<br>Ended<br>30.06.09 | Half Year<br>Ended<br>31.12.08 | Half Year<br>Ended<br>30.06.08 |
|---|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
|   | £m                             | £m                             | £m                             | £m                             |
| <b>Income Statement Information</b>                               |                                |                                |                                |                                |
| Net interest income   | 251                            | 247                            | 218                            | 187                            |
| Net fee and commission income                                     | 89                             | 89                             | 89                             | 73                             |
| Net trading income  | 27                             | 27                             | 38                             | 32                             |
| Net investment income   | 6                              | 1                              | 70                             | 17                             |
| <b>Principal transactions</b>                                     | <b>33</b>                      | <b>28</b>                      | <b>108</b>                     | <b>49</b>                      |
| Other income/(expense)  | 1                              | 1                              | (4)                            | 6                              |
| <b>Total income</b>   | <b>374</b>                     | <b>365</b>                     | <b>411</b>                     | <b>315</b>                     |
| Impairment charges and other credit provisions                    | (58)                           | (63)                           | (32)                           | (39)                           |
| <b>Net income</b>   | <b>316</b>                     | <b>302</b>                     | <b>379</b>                     | <b>276</b>                     |
| Operating expenses excluding amortisation of intangible assets    | (281)                          | (252)                          | (268)                          | (204)                          |
| Amortisation of intangible assets                                 | (3)                            | (2)                            | (2)                            | (1)                            |
| <b>Operating expenses</b>   | <b>(284)</b>                   | <b>(254)</b>                   | <b>(270)</b>                   | <b>(205)</b>                   |
| Profit on disposal of subsidiaries, associates and joint ventures | 7                              | 17                             | -                              | -                              |
| <b>Profit before tax</b>  | <b>39</b>                      | <b>65</b>                      | <b>109</b>                     | <b>71</b>                      |
| <b>Balance Sheet Information</b>                                  |                                |                                |                                |                                |
| Loans and advances to customers at amortised cost                 | £3.9bn                         | £3.9bn                         | £5.0bn                         | £4.0bn                         |
| Customer accounts   | £6.4bn                         | £5.9bn                         | £7.3bn                         | £5.9bn                         |
| Total assets  | £7.9bn                         | £7.1bn                         | £8.5bn                         | £7.6bn                         |
| <b>Performance Ratios</b>   |                                |                                |                                |                                |
| Return on average economic capital                                | 12%                            | 1%                             | 22%                            | 11%                            |
| Cost:income ratio   | 76%                            | 70%                            | 66%                            | 65%                            |
| Cost:net income ratio   | 90%                            | 84%                            | 71%                            | 74%                            |

**Other Financial Measures**

|                        |        |        |        |        |
|------------------------|--------|--------|--------|--------|
| Economic (loss)/profit | (£5m)  | (£48m) | £46m   | £4m    |
| Risk weighted assets   | £7.6bn | £6.8bn | £8.7bn | £8.1bn |

**Key Facts**

|  |        |        |        |        |
|--|--------|--------|--------|--------|
| Number of customers                        | 2.8m   | 2.8m   | 2.6m   | 2.2m   |
| Number of employees (full time equivalent) | 14,400 | 15,000 | 16,500 | 15,600 |
| Number of branches                         | 490    | 491    | 484    | 517    |
| Number of sales centres                    | 83     | 165    | 169    | 156    |
| <b>Number of distribution points</b>       | 573    | 656    | 653    | 673    |

**Results by Business****Barclays Capital - Full Year Ended**

| <b>Income Statement Information</b>                            | <b>2009 as Published</b> | <b>Group Structure Changes</b> | <b>2009 as Published</b> | <b>2008 as Published</b> |
|--|--------------------------|--------------------------------|--------------------------|--------------------------|
|  | £m                       | £m                             | £m                       | £m                       |
| Net interest income  | 1,598                    | -                              | 1,598                    | 1,724                    |
| Net fee and commission income                                  | 3,001                    | -                              | 3,001                    | 1,429                    |
| Net trading income   | 7,185                    | -                              | 7,185                    | 1,506                    |
| Net investment (loss)/income                                   | (164)                    | -                              | (164)                    | 559                      |
| <b>Principal transactions</b>                                  | <b>7,021</b>             | -                              | <b>7,021</b>             | <b>2,065</b>             |
| Other income   | 5                        | -                              | 5                        | 13                       |
| <b>Total income</b>  | <b>11,625</b>            | -                              | <b>11,625</b>            | <b>5,231</b>             |
| Impairment charges and other credit provisions                 | (2,591)                  | -                              | (2,591)                  | (2,423)                  |
| <b>Net income</b>  | <b>9,034</b>             | -                              | <b>9,034</b>             | <b>2,808</b>             |
| Operating expenses excluding amortisation of intangible assets | (6,406)                  | -                              | (6,406)                  | (3,682)                  |
| Amortisation of intangible assets                              | (186)                    | -                              | (186)                    | (92)                     |
| <b>Operating expenses</b>                                      | <b>(6,592)</b>           | -                              | <b>(6,592)</b>           | <b>(3,774)</b>           |
| Share of post-tax results of associates and joint ventures     | 22                       | -                              | 22                       | 6                        |
| Gain on acquisition  | -                        | -                              | -                        | 2,262                    |
| <b>Profit before tax</b>                                       | <b>2,464</b>             | -                              | <b>2,464</b>             | <b>1,302</b>             |
| <b>Balance Sheet Information</b>                               |                          |                                |                          |                          |
| Loans and advances to banks and customers at amortised cost    | £162.6bn                 | -                              | £162.6bn                 | £206.8bn                 |
| Total assets   | £1,019.1bn               | -                              | £1,019.1bn               | £1,629.1bn               |
| Assets contributing to adjusted gross leverage                 | £618.2bn                 | -                              | £618.2bn                 | £681.0bn                 |
| Group Liquidity pool   | £127bn                   | -                              | £127bn                   | £43bn                    |

**Performance Ratios**

|                                    |     |   |     |      |
|------------------------------------|-----|---|-----|------|
| Return on average economic capital | 15% | - | 15% | 20%  |
| Cost:income ratio                  | 57% | - | 57% | 72%  |
| Cost:net income ratio              | 73% | - | 73% | 134% |

**Other Financial Measures**

|  |          |   |          |          |
|--|----------|---|----------|----------|
| Economic profit                                    | £195m    | - | £195m    | £825m    |
| Risk weighted assets                               | £181.1bn | - | £181.1bn | £227.4bn |
| Average DVaR (95%)                                 | £77m     | - | £77m     | £53m     |
| Average total income generated per employee (000s) | £515     | - | £515     | £281     |

**Key Facts**

|  |        |   |        |        |
|--|--------|---|--------|--------|
| Number of employees (full time equivalent) | 23,200 | - | 23,200 | 23,100 |
|--|--------|---|--------|--------|

**Results by Business****Barclays Capital - Half Year Ended**

|  | <b>Half Year Ended</b> | <b>Half Year Ended</b> | <b>Half Year Ended</b> | <b>Half Year Ended</b> |
|--|------------------------|------------------------|------------------------|------------------------|
| <b>Income Statement Information</b>                            | <b>31.12.09</b>        | <b>30.06.09</b>        | <b>31.12.08</b>        | <b>30.06.08</b>        |
|  | £m                     | £m                     | £m                     | £m                     |
| Net interest income  | 770                    | 828                    | 1,022                  | 702                    |
| Net fee and commission income                                  | 1,454                  | 1,547                  | 863                    | 566                    |
| Net trading income/(loss)                                      | 3,205                  | 3,980                  | (330)                  | 1,836                  |
| Net investment income/(loss)                                   | 101                    | (265)                  | 255                    | 304                    |
| <b>Principal transactions</b>                                  | <b>3,306</b>           | <b>3,715</b>           | <b>(75)</b>            | <b>2,140</b>           |
| Other income/(expense)   | 6                      | (1)                    | 10                     | 3                      |
| <b>Total income</b>  | <b>5,536</b>           | <b>6,089</b>           | <b>1,820</b>           | <b>3,411</b>           |
| Impairment charges and other credit provisions                 | (717)                  | (1,874)                | (1,197)                | (1,226)                |
| <b>Net income</b>  | <b>4,819</b>           | <b>4,215</b>           | <b>623</b>             | <b>2,185</b>           |
| Operating expenses excluding amortisation of intangible assets | (3,333)                | (3,073)                | (2,018)                | (1,664)                |
| Amortisation of intangible assets                              | (83)                   | (103)                  | (77)                   | (15)                   |
| <b>Operating expenses</b>                                      | <b>(3,416)</b>         | <b>(3,176)</b>         | <b>(2,095)</b>         | <b>(1,679)</b>         |
| Share of post-tax results of associates and joint ventures     | 14                     | 8                      | (12)                   | 18                     |
| Gain on acquisition  | -                      | -                      | 2,262                  | -                      |
| <b>Profit before tax</b>                                       | <b>1,417</b>           | <b>1,047</b>           | <b>778</b>             | <b>524</b>             |
| <b>Balance Sheet Information</b>                               |                        |                        |                        |                        |
|  | £162.6bn               | £173.5bn               | £206.8bn               | £178.2bn               |

|   |            |            |            |          |
|---|------------|------------|------------|----------|
| Loans and advances to banks and customers at amortised cost |            |            |            |          |
| Total assets  | £1,019.1bn | £1,133.7bn | £1,629.1bn | £966.1bn |
| Assets contributing to adjusted gross leverage              | £618.2bn   | £591.1bn   | £681.0bn   | £567.9bn |
| Group Liquidity pool  | £127bn     | £88bn      | £43bn      | n/a      |

**Performance Ratios**

|                                    |     |     |      |     |
|------------------------------------|-----|-----|------|-----|
| Return on average economic capital | 19% | 12% | 31%  | 7%  |
| Cost:income ratio                  | 62% | 52% | 115% | 49% |
| Cost:net income ratio              | 71% | 75% | 336% | 77% |

**Other Financial Measures**

|  |          |          |          |          |
|--|----------|----------|----------|----------|
| Economic profit/(loss)                             | £289m    | (£94m)   | £931m    | (£106m)  |
| Risk weighted assets                               | £181.1bn | £209.8bn | £227.4bn | £168.1bn |
| Average DVaR (95%)                                 | £66m     | £87m     | £63m     | £44m     |
| Average total income generated per employee (000s) | £243     | £272     | £86      | £209     |

**Key Facts**

|  |        |        |        |        |
|--|--------|--------|--------|--------|
| Number of employees (full time equivalent) | 23,200 | 21,900 | 23,100 | 16,300 |
|--|--------|--------|--------|--------|

**Results by Business****Barclays Corporate - Full Year Ended**

| <b>Income Statement Information</b>                            | <b>2009 as Published<sup>1</sup></b> | <b>Group Structure Changes</b> | <b>2009 as Restated</b> | <b>2008 as Restated</b> |
|--|--------------------------------------|--------------------------------|-------------------------|-------------------------|
|  | £m                                   | £m                             | £m                      | £m                      |
| Net interest income  | 1,741                                | 342                            | 2,083                   | 1,934                   |
| Net fee and commission income                                  | 926                                  | 76                             | 1,002                   | 904                     |
| Net trading income   | 25                                   | (7)                            | 18                      | 11                      |
| Net investment (loss)/income                                   | (51)                                 | 5                              | (46)                    | 23                      |
| <b>Principal transactions</b>                                  | <b>(26)</b>                          | <b>(2)</b>                     | <b>(28)</b>             | <b>34</b>               |
| Other income   | 112                                  | 12                             | 124                     | 120                     |
| <b>Total income</b>  | <b>2,753</b>                         | <b>428</b>                     | <b>3,181</b>            | <b>2,992</b>            |
| Impairment charges and other credit provisions                 | (974)                                | (584)                          | (1,558)                 | (593)                   |
| <b>Net income</b>  | <b>1,779</b>                         | <b>(156)</b>                   | <b>1,623</b>            | <b>2,399</b>            |
| Operating expenses excluding amortisation of intangible assets | (1,009)                              | (421)                          | (1,430)                 | (1,310)                 |
| Amortisation of intangible assets                              | (21)                                 | (15)                           | (36)                    | (19)                    |
| <b>Operating expenses</b>                                      | <b>(1,030)</b>                       | <b>(436)</b>                   | <b>(1,466)</b>          | <b>(1,329)</b>          |
| Share of post-tax results of associates and joint ventures     | -                                    | -                              | -                       | (2)                     |
| <b>Profit before tax</b>                                       | <b>749</b>                           | <b>(592)</b>                   | <b>157</b>              | <b>1,068</b>            |

**Balance Sheet Information**

|   |         |         |         |         |
|---|---------|---------|---------|---------|
| Loans and advances to customers at amortised cost | £59.6bn | £11.1bn | £70.7bn | £79.8bn |
| Loans and advances to customers at fair value     | £13.1bn | -       | £13.1bn | £13.0bn |
| Customer accounts                                 | £62.7bn | £3.6bn  | £66.3bn | £60.9bn |
| Total assets                                      | £75.5bn | £13.3bn | £88.8bn | £98.5bn |

**Performance Ratios**

|                                    |     |       |     |     |
|------------------------------------|-----|-------|-----|-----|
| Return on average economic capital | 16% | (14%) | 2%  | 17% |
| Cost:income ratio                  | 37% | 9%    | 46% | 44% |
| Cost:net income ratio              | 58% | 32%   | 90% | 55% |

**Other Financial Measures**

|                        |         |         |         |         |
|------------------------|---------|---------|---------|---------|
| Economic profit/(loss) | £90m    | (£622m) | (£532m) | £285m   |
| Risk weighted assets   | £60.3bn | £16.6bn | £76.9bn | £82.8bn |

**Key Facts**

|  |       |       |        |        |
|--|-------|-------|--------|--------|
| Number of employees (full time equivalent) | 9,100 | 3,800 | 12,900 | 14,800 |
|--|-------|-------|--------|--------|

1 Published as Barclays Commercial Banking.

**Results by Business****Barclays Corporate - Half Year Ended**

|  | Half Year Ended<br>31.12.09 | Half Year Ended<br>30.06.09 | Half Year Ended<br>31.12.08 | Half Year Ended<br>30.06.08 |
|--|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
|  | £m                          | £m                          | £m                          | £m                          |
| <b>Income Statement Information</b>                            |                             |                             |                             |                             |
| Net interest income  | 1,042                       | 1,041                       | 1,029                       | 905                         |
| Net fee and commission income                                  | 494                         | 508                         | 492                         | 412                         |
| Net trading income/(loss)                                      | 25                          | (7)                         | (2)                         | 13                          |
| Net investment (loss)/income                                   | (22)                        | (24)                        | 15                          | 8                           |
| <b>Principal transactions</b>                                  | <b>3</b>                    | <b>(31)</b>                 | <b>13</b>                   | <b>21</b>                   |
| Other income   | 4                           | 120                         | 48                          | 72                          |
| <b>Total income</b>  | <b>1,543</b>                | <b>1,638</b>                | <b>1,582</b>                | <b>1,410</b>                |
| Impairment charges and other credit provisions                 | (840)                       | (718)                       | (393)                       | (200)                       |
| <b>Net income</b>  | <b>703</b>                  | <b>920</b>                  | <b>1,189</b>                | <b>1,210</b>                |
| Operating expenses excluding amortisation of intangible assets | (680)                       | (750)                       | (715)                       | (595)                       |
| Amortisation of intangible assets                              | (18)                        | (18)                        | (15)                        | (4)                         |

|  |              |              |              |              |
|--|--------------|--------------|--------------|--------------|
| <b>Operating expenses</b>                                  | <b>(698)</b> | <b>(768)</b> | <b>(730)</b> | <b>(599)</b> |
| Share of post-tax results of associates and joint ventures | -            | -            | (1)          | (1)          |
| <b>Profit before tax</b>                                   | <b>5</b>     | <b>152</b>   | <b>458</b>   | <b>610</b>   |

**Balance Sheet Information**

|   |         |         |         |         |
|---|---------|---------|---------|---------|
| Loans and advances to customers at amortised cost | £70.7bn | £74.8bn | £79.8bn | £77.3bn |
| Loans and advances to customers at fair value     | £13.1bn | £12.0bn | £13.0bn | £8.4bn  |
| Customer accounts                                 | £66.3bn | £57.8bn | £60.9bn | £60.1bn |
| Total assets                                      | £88.8bn | £92.3bn | £98.5bn | £93.1bn |

**Performance Ratios**

|                                    |      |     |     |     |
|------------------------------------|------|-----|-----|-----|
| Return on average economic capital | (1%) | 5%  | 14% | 19% |
| Cost:income ratio                  | 45%  | 47% | 46% | 42% |
| Cost:net income ratio              | 99%  | 83% | 61% | 50% |

**Other Financial Measures**

|                        |         |         |         |         |
|------------------------|---------|---------|---------|---------|
| Economic (loss)/profit | (£332m) | (£200m) | £95m    | £190m   |
| Risk weighted assets   | £76.9bn | £77.9bn | £82.8bn | £71.8bn |

**Key Facts**

|  |        |        |        |        |
|--|--------|--------|--------|--------|
| Number of employees (full time equivalent) | 12,900 | 13,500 | 14,800 | 12,300 |
|--|--------|--------|--------|--------|

**Results by Business****Barclays Corporate - Geographic Breakdown  
Year Ended 31<sup>st</sup> December 2009**

| <b>Income Statement Information</b>                        | <b>UK &amp; Ireland</b> | <b>Continental</b> |                    | <b>Total</b> |
|--|-------------------------|--------------------|--------------------|--------------|
|  |                         | <b>Europe</b>      | <b>New Markets</b> |              |
|  | £m                      | £m                 | £m                 | £m           |
| Income   | 2,461                   | 385                | 335                | 3,181        |
| Impairment charges and other credit provisions             | (879)                   | (308)              | (371)              | (1,558)      |
| Operating expenses   | (909)                   | (160)              | (397)              | (1,466)      |
| Share of post-tax results of associates and joint ventures | -                       | -                  | -                  | -            |
| <b>Profit/(loss) before tax</b>                            | <b>673</b>              | <b>(83)</b>        | <b>(433)</b>       | <b>157</b>   |

**Balance Sheet Information**

|   |         |         |        |         |
|---|---------|---------|--------|---------|
| Loans and advances to customers at amortised cost | £55.6bn | £11.5bn | £3.6bn | £70.7bn |
| Loans and advances to customers at fair value     | £13.1bn | -       | -      | £13.1bn |
| Customer accounts                                 | £58.4bn | £5.6bn  | £2.3bn | £66.3bn |
| Total assets                                      | £71.3bn | £12.8bn | £4.7bn | £88.8bn |

**Year Ended 31st December 2008**



| <b>Income Statement Information</b>                        | <b>UK &amp; Ireland</b> | <b>Continental</b> |                    | <b>Total</b> |
|--|-------------------------|--------------------|--------------------|--------------|
|  |                         | <b>Europe</b>      | <b>New Markets</b> |              |
|  | £m                      | £m                 | £m                 | £m           |
| Income   | 2,410                   | 287                | 295                | 2,992        |
| Impairment charges and other credit provisions             | (374)                   | (124)              | (95)               | (593)        |
| Operating expenses   | (939)                   | (141)              | (249)              | (1,329)      |
| Share of post-tax results of associates and joint ventures | (2)                     | -                  | -                  | (2)          |
| <b>Profit/(loss) before tax</b>                            | <b>1,095</b>            | <b>22</b>          | <b>(49)</b>        | <b>1,068</b> |

**Balance Sheet Information**

|   |         |         |        |         |
|---|---------|---------|--------|---------|
| Loans and advances to customers at amortised cost | £63.2bn | £11.5bn | £5.1bn | £79.8bn |
| Loans and advances to customers at fair value     | £13.0bn | -       | -      | £13.0bn |
| Customer accounts                                 | £56.4bn | £2.2bn  | £2.3bn | £60.9bn |
| Total assets                                      | £79.5bn | £12.8bn | £6.2bn | £98.5bn |

**Results by Business****Barclays Corporate - Geographic Breakdown  
Half Year Ended 30th June 2009**

| <b>Income Statement Information</b>                        | <b>UK &amp; Ireland</b> | <b>Continental</b> |                    | <b>Total</b> |
|--|-------------------------|--------------------|--------------------|--------------|
|  |                         | <b>Europe</b>      | <b>New Markets</b> |              |
|  | £m                      | £m                 | £m                 | £m           |
| Income   | 1,266                   | 196                | 176                | 1,638        |
| Impairment charges and other credit provisions             | (415)                   | (143)              | (160)              | (718)        |
| Operating expenses   | (482)                   | (80)               | (206)              | (768)        |
| Share of post-tax results of associates and joint ventures | -                       | -                  | -                  | -            |
| <b>Profit/(loss) before tax</b>                            | <b>369</b>              | <b>(27)</b>        | <b>(190)</b>       | <b>152</b>   |

**Balance Sheet Information**

|   |         |         |        |         |
|---|---------|---------|--------|---------|
| Loans and advances to customers at amortised cost | £58.2bn | £12.8bn | £3.8bn | £74.8bn |
| Loans and advances to customers at fair value     | £12.0bn | -       | -      | £12.0bn |
| Customer accounts                                 | £52.1bn | £3.7bn  | £2.0bn | £57.8bn |
| Total assets                                      | £73.1bn | £14.4bn | £4.8bn | £92.3bn |

**Half Year Ended 30th June 2008**

| <b>Income Statement Information</b>                        | <b>UK &amp; Ireland</b> | <b>Continental</b> |                    | <b>Total</b> |
|--|-------------------------|--------------------|--------------------|--------------|
|  |                         | <b>Europe</b>      | <b>New Markets</b> |              |
|  | £m                      | £m                 | £m                 | £m           |
| Income   | 1,188                   | 123                | 99                 | 1,410        |
| Impairment charges and other credit provisions             | (131)                   | (42)               | (27)               | (200)        |
| Operating expenses   | (440)                   | (70)               | (89)               | (599)        |
| Share of post-tax results of associates and joint ventures | (1)                     | -                  | -                  | (1)          |

|                                 |            |           |             |            |
|---------------------------------|------------|-----------|-------------|------------|
| <b>Profit/(loss) before tax</b> | <b>616</b> | <b>11</b> | <b>(17)</b> | <b>610</b> |
|---------------------------------|------------|-----------|-------------|------------|

**Balance Sheet Information**

|   |         |         |        |         |
|---|---------|---------|--------|---------|
| Loans and advances to customers at amortised cost | £63.2bn | £11.4bn | £2.7bn | £77.3bn |
| Loans and advances to customers at fair value     | £8.4bn  | -       | -      | £8.4bn  |
| Customer accounts                                 | £56.8bn | £2.1bn  | £1.2bn | £60.1bn |
| Total assets                                      | £76.2bn | £13.0bn | £3.9bn | £93.1bn |

**Results by Business****Barclays Wealth - Full Year Ended**

| <b>Income Statement Information</b>                               | <b>2009 as Published</b> | <b>Group Structure Changes</b> | <b>2009 as Restated</b> | <b>2008 as Restated</b> |
|---|--------------------------|--------------------------------|-------------------------|-------------------------|
|   | £m                       | £m                             | £m                      | £m                      |
| Net interest income   | 504                      | (1)                            | 503                     | 485                     |
| Net fee and commission income                                     | 802                      | (10)                           | 792                     | 709                     |
| Net trading income/(loss)   | 7                        | -                              | 7                       | (11)                    |
| Net investment income/(loss)                                      | 13                       | -                              | 13                      | (333)                   |
| <b>Principal transactions</b>                                     | <b>20</b>                | <b>-</b>                       | <b>20</b>               | <b>(344)</b>            |
| Net premiums from insurance contracts                             | -                        | -                              | -                       | 136                     |
| Other income  | 7                        | -                              | 7                       | 26                      |
| <b>Total income</b>   | <b>1,333</b>             | <b>(11)</b>                    | <b>1,322</b>            | <b>1,012</b>            |
| Net claims and benefits incurred under insurance contracts        | -                        | -                              | -                       | 300                     |
| <b>Total income net of insurance claims</b>                       | <b>1,333</b>             | <b>(11)</b>                    | <b>1,322</b>            | <b>1,312</b>            |
| Impairment charges and other credit provisions                    | (51)                     | -                              | (51)                    | (44)                    |
| <b>Net income</b>   | <b>1,282</b>             | <b>(11)</b>                    | <b>1,271</b>            | <b>1,268</b>            |
| Operating expenses excluding amortisation of intangible assets    | (1,114)                  | 9                              | (1,105)                 | (907)                   |
| Amortisation of intangible assets                                 | (24)                     | -                              | (24)                    | (16)                    |
| <b>Operating expenses</b>   | <b>(1,138)</b>           | <b>9</b>                       | <b>(1,129)</b>          | <b>(923)</b>            |
| Profit on disposal of subsidiaries, associates and joint ventures | 1                        | -                              | 1                       | 326                     |
| <b>Profit before tax</b>  | <b>145</b>               | <b>(2)</b>                     | <b>143</b>              | <b>671</b>              |
| <b>Balance Sheet Information</b>                                  |                          |                                |                         |                         |
| Loans and advances to customers at amortised cost                 | £13.1bn                  | (£0.1bn)                       | £13.0bn                 | £11.4bn                 |
| Customer accounts   | £38.5bn                  | (£0.1bn)                       | £38.4bn                 | £42.3bn                 |
| Total assets  | £15.1bn                  | (£0.2bn)                       | £14.9bn                 | £13.2bn                 |
| <b>Performance Ratios</b>   |                          |                                |                         |                         |
| Return on average economic capital                                | 22%                      | -                              | 22%                     | 117%                    |
| Cost:income ratio   | 85%                      | -                              | 85%                     | 70%                     |

**Other Financial Measures**

|   |         |       |         |         |
|---|---------|-------|---------|---------|
| Economic profit   | £49m    | (£3m) | £46m    | £552m   |
| Risk weighted assets                                    | £11.4bn | -     | £11.4bn | £10.3bn |
| Average net income generated per member of staff (000s) | £169    | (£1)  | £168    | £175    |

**Key Facts**

|  |          |          |          |          |
|--|----------|----------|----------|----------|
| Number of employees (full time equivalent) | 7,400    | -        | 7,400    | 7,900    |
| Total client assets                        | £151.3bn | (£0.1bn) | £151.2bn | £145.0bn |

**Results by Business****Barclays Wealth - Restated Half Year Ended**

|   | <b>Half Year Ended</b> | <b>Half Year Ended</b> | <b>Half Year Ended</b> | <b>Half Year Ended</b> |
|---|------------------------|------------------------|------------------------|------------------------|
| <b>Income Statement Information</b>                               | <b>31.12.09</b>        | <b>30.06.09</b>        | <b>31.12.08</b>        | <b>30.06.08</b>        |
|   | £m                     | £m                     | £m                     | £m                     |
| Net interest income   | 257                    | 246                    | 261                    | 224                    |
| Net fee and commission income                                     | 428                    | 364                    | 366                    | 343                    |
| Net trading (loss)/income   | (5)                    | 12                     | (12)                   | 1                      |
| Net investment income/(loss)                                      | 14                     | (1)                    | (163)                  | (170)                  |
| <b>Principal transactions</b>                                     | <b>9</b>               | <b>11</b>              | <b>(175)</b>           | <b>(169)</b>           |
| Net premiums from insurance contracts                             | -                      | -                      | 54                     | 82                     |
| Other income  | 5                      | 2                      | 18                     | 8                      |
| <b>Total income</b>   | <b>699</b>             | <b>623</b>             | <b>524</b>             | <b>488</b>             |
| Net claims and benefits incurred under insurance contracts        | -                      | -                      | 127                    | 173                    |
| <b>Total income net of insurance claims</b>                       | <b>699</b>             | <b>623</b>             | <b>651</b>             | <b>661</b>             |
| Impairment charges and other credit provisions                    | (30)                   | (21)                   | (32)                   | (12)                   |
| <b>Net income</b>   | <b>669</b>             | <b>602</b>             | <b>619</b>             | <b>649</b>             |
| Operating expenses excluding amortisation of intangible assets    | (591)                  | (514)                  | (445)                  | (462)                  |
| Amortisation of intangible assets                                 | (10)                   | (14)                   | (11)                   | (5)                    |
| <b>Operating expenses</b>   | <b>(601)</b>           | <b>(528)</b>           | <b>(456)</b>           | <b>(467)</b>           |
| Profit on disposal of subsidiaries, associates and joint ventures | -                      | 1                      | 326                    | -                      |
| <b>Profit before tax</b>  | <b>68</b>              | <b>75</b>              | <b>489</b>             | <b>182</b>             |
| <b>Balance Sheet Information</b>                                  |                        |                        |                        |                        |
| Loans and advances to customers at amortised cost                 | £13.0bn                | £11.9bn                | £11.4bn                | £9.4bn                 |
| Customer accounts   | £38.4bn                | £38.1bn                | £42.3bn                | £36.5bn                |
| Total assets  | £14.9bn                | £14.1bn                | £13.2bn                | £17.7bn                |

**Performance Ratios**

|                                    |     |     |      |     |
|------------------------------------|-----|-----|------|-----|
| Return on average economic capital | 26% | 19% | 171% | 58% |
| Cost:income ratio                  | 86% | 85% | 70%  | 71% |

**Other Financial Measures**

|   |         |         |         |        |
|---|---------|---------|---------|--------|
| Economic profit   | £29m    | £17m    | £430m   | £122m  |
| Risk weighted assets                                    | £11.4bn | £10.9bn | £10.3bn | £9.0bn |
| Average net income generated per member of staff (000s) | £90     | £78     | £83     | £92    |

**Key Facts**

|  |          |          |          |          |
|--|----------|----------|----------|----------|
| Number of employees (full time equivalent) | 7,400    | 7,500    | 7,900    | 7,300    |
| Total client assets                        | £151.2bn | £134.0bn | £145.0bn | £132.3bn |

**Results by Business****Investment Management<sup>1</sup> - Full Year Ended**

| <b>Income Statement Information</b>                             | <b>2009 as Published</b> | <b>Group Structure Changes</b> | <b>2009 as Published</b> | <b>2008 as Published</b> |
|---|--------------------------|--------------------------------|--------------------------|--------------------------|
|   | £m                       | £m                             | £m                       | £m                       |
| Net interest income/(loss)                                      | 10                       | -                              | 10                       | (38)                     |
| Net fee and commission (loss)/income                            | (2)                      | -                              | (2)                      | 1                        |
| Net trading income/(loss)                                       | 20                       | -                              | 20                       | (4)                      |
| Net investment income/(loss)                                    | 11                       | -                              | 11                       | (29)                     |
| <b>Principal transactions</b>                                   | <b>31</b>                | <b>-</b>                       | <b>31</b>                | <b>(33)</b>              |
| Other income/(expense)  | 1                        | -                              | 1                        | (2)                      |
| <b>Total income/(loss)</b>                                      | <b>40</b>                | <b>-</b>                       | <b>40</b>                | <b>(72)</b>              |
| Operating expenses excluding amortisation of intangible assets  | (17)                     | -                              | (17)                     | (274)                    |
| Amortisation of intangible assets                               | -                        | -                              | -                        | -                        |
| <b>Operating expenses</b>                                       | <b>(17)</b>              | <b>-</b>                       | <b>(17)</b>              | <b>(274)</b>             |
| Loss on disposal of subsidiaries, associates and joint ventures | (1)                      | -                              | (1)                      | -                        |
| <b>Profit/(loss) before tax (continuing operations)</b>         | <b>22</b>                | <b>-</b>                       | <b>22</b>                | <b>(346)</b>             |
| <b>Balance Sheet Information</b>                                |                          |                                |                          |                          |
| Total assets  | £5.4bn                   | -                              | £5.4bn                   | £71.3bn                  |

*1 Separate disclosure of the Investment Management results has been provided to give greater transparency. Income statement information reflects continuing operations. Total assets as at 31<sup>st</sup> December 2008 include the assets of the discontinued operation of £70.6bn.*

**Results by Business****Investment Management<sup>1</sup> - Half Year Ended**

| <b>Income Statement Information</b>                             | <b>Half Year Ended<br/>31.12.09</b> | <b>Half Year Ended<br/>30.06.09</b> | <b>Half Year Ended<br/>31.12.08</b> | <b>Half Year Ended<br/>30.06.08</b> |
|---|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
|   | £m                                  | £m                                  | £m                                  | £m                                  |
| Net interest income/(loss)                                      | -                                   | 10                                  | (18)                                | (20)                                |
| Net fee and commission income/(loss)                            | 26                                  | (28)                                | (5)                                 | 6                                   |
| Net trading (loss)/income                                       | (12)                                | 32                                  | 15                                  | (19)                                |
| Net investment (loss)/income                                    | (3)                                 | 14                                  | (53)                                | 24                                  |
| <b>Principal transactions</b>                                   | <b>(15)</b>                         | <b>46</b>                           | <b>(38)</b>                         | <b>5</b>                            |
| Other income/(expense)  | 1                                   | -                                   | 3                                   | (5)                                 |
| <b>Total income/(loss)</b>                                      | <b>12</b>                           | <b>28</b>                           | <b>(58)</b>                         | <b>(14)</b>                         |
| Operating expenses excluding amortisation of intangible assets  | (26)                                | 9                                   | (73)                                | (201)                               |
| Amortisation of intangible assets                               | -                                   | -                                   | (3)                                 | 3                                   |
| <b>Operating expenses</b>                                       | <b>(26)</b>                         | <b>9</b>                            | <b>(76)</b>                         | <b>(198)</b>                        |
| Loss on disposal of subsidiaries, associates and joint ventures | (1)                                 | -                                   | -                                   | -                                   |
| <b>(Loss)/profit before tax (continuing operations)</b>         | <b>(15)</b>                         | <b>37</b>                           | <b>(134)</b>                        | <b>(212)</b>                        |
| <b>Balance Sheet Information</b>                                |                                     |                                     |                                     |                                     |
| Total assets  | £5.4bn                              | £67.8bn                             | £71.3bn                             | £79.0bn                             |

*1 Separate disclosure of the Investment Management results has been provided to give greater transparency. Income statement information reflects continuing operations. Total assets as at 30<sup>th</sup> June 2009 include the assets of the discontinued operation of £66.4bn, 31<sup>st</sup> Dec 2008: £70.6bn, 30<sup>th</sup> June 2008: £76.8bn.*

**Results by Business****Absa - Full Year Ended**

| <b>Income Statement Information</b> | <b>2009 as Published<sup>1</sup></b> | <b>Group Structure Changes</b> | <b>2009 as Restated</b> | <b>2008 as Restated</b> |
|-------------------------------------|--------------------------------------|--------------------------------|-------------------------|-------------------------|
|                                     | £m                                   | £m                             | £m                      | £m                      |
| Net interest income                 | 1,300                                | -                              | 1,300                   | 1,104                   |
| Net fee and commission income       | 943                                  | -                              | 943                     | 762                     |
| Net trading (loss)/income           | (5)                                  | -                              | (5)                     | 6                       |
| Net investment income               | 128                                  | -                              | 128                     | 105                     |
| <b>Principal transactions</b>       | <b>123</b>                           | <b>-</b>                       | <b>123</b>              | <b>111</b>              |

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|  |                |           |                |                |
|--|----------------|-----------|----------------|----------------|
| Net premiums from insurance contracts                                    | 294            | -         | 294            | 234            |
| Other income   | 60             | 4         | 64             | 102            |
| <b>Total income</b>  | <b>2,720</b>   | <b>4</b>  | <b>2,724</b>   | <b>2,313</b>   |
| Net claims and benefits incurred under insurance contracts               | (171)          | -         | (171)          | (126)          |
| <b>Total income net of insurance claims</b>                              | <b>2,549</b>   | <b>4</b>  | <b>2,553</b>   | <b>2,187</b>   |
| Impairment charges and other credit provisions                           | (567)          | -         | (567)          | (347)          |
| <b>Net income</b>  | <b>1,982</b>   | <b>4</b>  | <b>1,986</b>   | <b>1,840</b>   |
| Operating expenses excluding amortisation of intangible assets           | (1,418)        | 18        | (1,400)        | (1,233)        |
| Amortisation of intangible assets  | (51)           | -         | (51)           | (50)           |
| <b>Operating expenses</b>  | <b>(1,469)</b> | <b>18</b> | <b>(1,451)</b> | <b>(1,283)</b> |
| Share of post-tax results of associates and joint ventures               | (4)            | -         | (4)            | 5              |
| (Loss)/profit on disposal of subsidiaries, associates and joint ventures | (3)            | -         | (3)            | 1              |
| <b>Profit before tax</b>   | <b>506</b>     | <b>22</b> | <b>528</b>     | <b>563</b>     |
| <b>Balance Sheet Information</b>   |                |           |                |                |
| Loans and advances to customers at amortised cost                        | £36.4bn        | -         | £36.4bn        | £32.7bn        |
| Customer accounts  | £19.7bn        | -         | £19.7bn        | £17.0bn        |
| Total assets   | £45.8bn        | -         | £45.8bn        | £40.3bn        |
| <b>Performance Ratios</b>  |                |           |                |                |
| Return on average economic capital                                       | 11%            | 2%        | 13%            | 15%            |
| Cost:income ratio  | 58%            | (1%)      | 57%            | 59%            |
| Cost:net income ratio  | 74%            | (1%)      | 73%            | 70%            |
| <b>Other Financial Measures</b>  |                |           |                |                |
| Economic (loss)/profit   | (£37m)         | £22m      | (£15m)         | £61m           |
| Risk weighted assets   | £21.4bn        | -         | £21.4bn        | £18.8bn        |
| <b>Key Facts</b>   |                |           |                |                |
| Number of corporate customers  | 100,000        | -         | 100,000        | 107,000        |
| Number of retail customers   | 11.4m          | -         | 11.4m          | 10.4m          |
| Number of ATMs   | 8,560          | -         | 8,560          | 8,719          |
| Number of employees (full time equivalent)                               | 33,300         | (100)     | 33,200         | 35,700         |
| Number of branches   | 857            | -         | 857            | 877            |
| Number of sales centres  | 205            | -         | 205            | 300            |
| <b>Number of distribution points</b>                                     | <b>1,062</b>   | <b>-</b>  | <b>1,062</b>   | <b>1,177</b>   |

1 Published as GRCB - Absa.

**Results by Business****Absa - Restated Half Year Ended**

|  | <b>Half Year<br/>Ended<br/>31.12.09</b> | <b>Half Year<br/>Ended<br/>30.06.09</b> | <b>Half Year<br/>Ended<br/>31.12.08</b> | <b>Half Year<br/>Ended<br/>30.06.08</b> |
|--|---|---|---|---|
|  | £m                                      | £m                                      | £m                                      | £m                                      |
| <b>Income Statement Information</b>                                      |   |   |   |   |
| Net interest income  | 684                                     | 616                                     | 605                                     | 499                                     |
| Net fee and commission income  | 509                                     | 434                                     | 414                                     | 348                                     |
| Net trading income/(loss)  | 6                                       | (11)                                    | (72)                                    | 78                                      |
| Net investment income  | 62                                      | 66                                      | 56                                      | 49                                      |
| <b>Principal transactions</b>  | <b>68</b>                               | <b>55</b>                               | <b>(16)</b>                             | <b>127</b>                              |
| Net premiums from insurance contracts                                    | 156                                     | 138                                     | 123                                     | 111                                     |
| Other income   | 22                                      | 42                                      | 94                                      | 8                                       |
| <b>Total income</b>  | <b>1,439</b>                            | <b>1,285</b>                            | <b>1,220</b>                            | <b>1,093</b>                            |
| Net claims and benefits incurred under insurance contracts               | (96)                                    | (75)                                    | (66)                                    | (60)                                    |
| <b>Total income net of insurance claims</b>                              | <b>1,343</b>                            | <b>1,210</b>                            | <b>1,154</b>                            | <b>1,033</b>                            |
| Impairment charges and other credit provisions                           | (272)                                   | (295)                                   | (222)                                   | (125)                                   |
| <b>Net income</b>  | <b>1,071</b>                            | <b>915</b>                              | <b>932</b>                              | <b>908</b>                              |
| Operating expenses excluding amortisation of intangible assets           | (768)                                   | (632)                                   | (642)                                   | (591)                                   |
| Amortisation of intangible assets  | (26)                                    | (25)                                    | (26)                                    | (24)                                    |
| <b>Operating expenses</b>  | <b>(794)</b>                            | <b>(657)</b>                            | <b>(668)</b>                            | <b>(615)</b>                            |
| Share of post-tax results of associates and joint ventures               | (4)                                     | -                                       | 2                                       | 3                                       |
| (Loss)/profit on disposal of subsidiaries, associates and joint ventures | (4)                                     | 1                                       | 1                                       | -                                       |
| <b>Profit before tax</b>   | <b>269</b>                              | <b>259</b>                              | <b>267</b>                              | <b>296</b>                              |
| <b>Balance Sheet Information</b>   |   |   |   |   |
| Loans and advances to customers  | £36.4bn                                 | £34.1bn                                 | £32.7bn                                 | £28.5bn                                 |
| Customer accounts  | £19.7bn                                 | £18.0bn                                 | £17.0bn                                 | £13.1bn                                 |
| Total assets   | £45.8bn                                 | £42.6bn                                 | £40.3bn                                 | £34.1bn                                 |
| <b>Performance Ratios</b>  |   |   |   |   |
| Return on average economic capital                                       | 14%                                     | 12%                                     | 14%                                     | 17%                                     |
| Cost:income ratio  | 59%                                     | 54%                                     | 58%                                     | 60%                                     |
| Cost:net income ratio  | 74%                                     | 72%                                     | 72%                                     | 68%                                     |
| <b>Other Financial Measures</b>  |   |   |   |   |
| Economic (loss)/profit   | (£1m)                                   | (£14m)                                  | £21m                                    | £40m                                    |
| Risk weighted assets   | £21.4bn                                 | £20.2bn                                 | £18.8bn                                 | £15.8bn                                 |
| <b>Key Facts</b>   |   |   |   |   |
| Number of corporate customers  | 100,000                                 | 102,000                                 | 107,000                                 | 104,000                                 |
| Number of retail customers   | 11.4m                                   | 11.0m                                   | 10.4m                                   | 10.0m                                   |

|  |        |        |        |        |
|--|--------|--------|--------|--------|
| Number of ATMs                             | 8,560  | 8,826  | 8,719  | 8,338  |
| Number of employees (full time equivalent) | 33,200 | 33,600 | 35,700 | 37,900 |
| Number of branches                         | 857    | 865    | 877    | 871    |
| Number of sales centres                    | 205    | 208    | 300    | 290    |
| <b>Number of distribution points</b>       | 1,062  | 1,073  | 1,177  | 1,161  |

## Results by Business

### Head Office Functions and Other Operations - Full Year Ended

| <b>Income Statement Information</b>                               | <b>2009 as<br/>Published</b> | <b>Group Structure<br/>Changes</b> | <b>2009 as<br/>Published</b> | <b>2008 as<br/>Published</b> |
|---|------------------------------|------------------------------------|------------------------------|------------------------------|
|   | £m                           | £m                                 | £m                           | £m                           |
| Net interest (loss)/income  | (507)                        | -                                  | (507)                        | 182                          |
| Net fee and commission expense                                    | (418)                        | -                                  | (418)                        | (486)                        |
|   |                              | -                                  |                              |                              |
| Net trading (loss)  | (291)                        | -                                  | (291)                        | (245)                        |
| Net investment (loss)/income                                      | (34)                         | -                                  | (34)                         | 27                           |
| <b>Principal transactions</b>                                     | <b>(325)</b>                 | <b>-</b>                           | <b>(325)</b>                 | <b>(218)</b>                 |
| Net premiums from insurance contracts                             | 92                           | -                                  | 92                           | 119                          |
| Other income  | 1,186                        | -                                  | 1,186                        | 26                           |
| <b>Total income/(loss)</b>  | <b>28</b>                    | <b>-</b>                           | <b>28</b>                    | <b>(377)</b>                 |
| Impairment charges and other credit provisions                    | (16)                         | -                                  | (16)                         | (30)                         |
| <b>Net income/(loss)</b>  | <b>12</b>                    | <b>-</b>                           | <b>12</b>                    | <b>(407)</b>                 |
| Operating expenses excluding amortisation of intangible assets    | (570)                        | -                                  | (570)                        | (451)                        |
| Amortisation of intangible assets                                 | -                            | -                                  | -                            | -                            |
| <b>Operating expenses</b>   | <b>(570)</b>                 | <b>-</b>                           | <b>(570)</b>                 | <b>(451)</b>                 |
| Share of post-tax results of associates and joint ventures        | 1                            | -                                  | 1                            | -                            |
| Profit on disposal of subsidiaries, associates and joint ventures | 7                            | -                                  | 7                            | -                            |
| <b>Loss before tax</b>  | <b>(550)</b>                 | <b>-</b>                           | <b>(550)</b>                 | <b>(858)</b>                 |
| <b>Balance Sheet Information</b>                                  |                              |                                    |                              |                              |
| Total assets  | £6.4bn                       | -                                  | £6.4bn                       | £3.1bn                       |
| <b>Other Financial Measures</b>                                   |                              |                                    |                              |                              |
| Risk weighted assets  | £0.9bn                       | -                                  | £0.9bn                       | £0.4bn                       |
| Number of employees (full time equivalent)                        | 1,500                        | -                                  | 1,500                        | 1,400                        |

## Results by Business



**Head Office Functions and Other Operations - Half Year Ended**

|   | <b>Half Year<br/>Ended<br/>31.12.09</b> | <b>Half Year<br/>Ended<br/>30.06.09</b> | <b>Half Year<br/>Ended<br/>31.12.08</b> | <b>Half Year<br/>Ended<br/>30.06.08</b> |
|---|---|---|---|---|
|   | £m                                      | £m                                      | £m                                      | £m                                      |
| <b>Income Statement Information</b>                               |   |   |   |   |
| Net interest income/(loss)  | 4                                       | (511)                                   | 161                                     | 21                                      |
| Net fee and commission expense                                    | (192)                                   | (226)                                   | (244)                                   | (242)                                   |
| Net trading (loss)/income   | (371)                                   | 80                                      | (62)                                    | (183)                                   |
| Net investment (loss)/income                                      | (32)                                    | (2)                                     | (18)                                    | 45                                      |
| <b>Principal transactions</b>                                     | <b>(403)</b>                            | <b>78</b>                               | <b>(80)</b>                             | <b>(138)</b>                            |
| Net premiums from insurance contracts                             | 45                                      | 47                                      | 48                                      | 71                                      |
| Other income  | 51                                      | 1,135                                   | 2                                       | 24                                      |
| <b>Total (loss)/income</b>  | <b>(495)</b>                            | <b>523</b>                              | <b>(113)</b>                            | <b>(264)</b>                            |
| Impairment charges and other credit provisions                    | (15)                                    | (1)                                     | (27)                                    | (3)                                     |
| <b>Net (loss)/income</b>  | <b>(510)</b>                            | <b>522</b>                              | <b>(140)</b>                            | <b>(267)</b>                            |
| Operating expenses excluding amortisation of intangible assets    | (377)                                   | (193)                                   | (256)                                   | (195)                                   |
| Amortisation of intangible assets                                 | (1)                                     | 1                                       | -                                       | -                                       |
| <b>Operating expenses</b>   | <b>(378)</b>                            | <b>(192)</b>                            | <b>(256)</b>                            | <b>(195)</b>                            |
| Share of post-tax results of associates and joint ventures        | -                                       | 1                                       | -                                       | -                                       |
| Profit on disposal of subsidiaries, associates and joint ventures | 8                                       | (1)                                     | -                                       | -                                       |
| <b>Profit before tax</b>  | <b>(880)</b>                            | <b>330</b>                              | <b>(396)</b>                            | <b>(462)</b>                            |
| <b>Balance Sheet Information</b>                                  |   |   |   |   |
| Total assets  | £6.4bn                                  | £6.1bn                                  | £3.1bn                                  | £4.5bn                                  |
| <b>Other Financial Measures</b>                                   |   |   |   |   |
| Risk weighted assets  | £0.9bn                                  | £0.1bn                                  | £0.4bn                                  | £1.1bn                                  |
| Number of employees (full time equivalent)                        | 1,500                                   | 1,500                                   | 1,400                                   | 900                                     |

**Risk Management****Restated Impairment Charges by Business**

| <b>Year Ended 31.12.2009</b>  | <b>Loans and<br/>Advances</b> | <b>Available<br/>for Sale<br/>Assets</b> | <b>Reverse Repurchase</b> |              |
|-------------------------------|-------------------------------|--|---------------------------|--------------|
|                               |                               |  | <b>Agreements</b>         | <b>Total</b> |
|                               | £m                            | £m                                       | £m                        | £m           |
| UK Retail Banking             | 1,031                         | -  | -                         | 1,031        |
| Barclaycard                   | 1,798                         | -  | -                         | 1,798        |
| Western Europe Retail Banking | 334                           | 4  | -                         | 338          |
| Barclays Africa               | 121                           | -  | -                         | 121          |
| <b>Global Retail Banking</b>  | <b>3,284</b>                  | <b>4</b>                                 | <b>-</b>                  | <b>3,288</b> |

|   |              |            |                 |
|---|--------------|------------|-----------------|
| Barclays Capital  | 1,898        | 650        | 43 2,591        |
| Barclays Corporate  | 1,544        | 14         | - 1,558         |
| Barclays Wealth   | 51           | -          | - 51            |
| <b>Corporate and Investment Banking and Wealth Management</b> | <b>3,493</b> | <b>664</b> | <b>43 4,200</b> |
| Absa  | 567          | -          | - 567           |
| Head Office Functions and Other Operations                    | 14           | 2          | - 16            |
| <b>Group</b>  | <b>7,358</b> | <b>670</b> | <b>43 8,071</b> |

**Year Ended 31.12.2008**

|                               |              |          |                |
|-------------------------------|--------------|----------|----------------|
| UK Retail Banking             | 642          | -        | - 642          |
| Barclaycard                   | 1,097        | -        | - 1,097        |
| Western Europe Retail Banking | 172          | -        | - 172          |
| Barclays Africa               | 71           | -        | - 71           |
| <b>Global Retail Banking</b>  | <b>1,982</b> | <b>-</b> | <b>- 1,982</b> |

|   |              |            |                  |
|---|--------------|------------|------------------|
| Barclays Capital  | 1,936        | 363        | 124 2,423        |
| Barclays Corporate  | 593          | -          | - 593            |
| Barclays Wealth   | 44           | -          | - 44             |
| <b>Corporate and Investment Banking and Wealth Management</b> | <b>2,573</b> | <b>363</b> | <b>124 3,060</b> |

|  |              |            |                  |
|--|--------------|------------|------------------|
| Absa                                       | 347          | -          | - 347            |
| Head Office Functions and Other Operations | 11           | 19         | - 30             |
| <b>Group</b>                               | <b>4,913</b> | <b>382</b> | <b>124 5,419</b> |

**Risk Management****Restated Wholesale Loans and Advances to Customers at Amortised Cost<sup>1</sup>**

| <b>As at 31.12.09</b>          | <b>Gross Loans and Advances</b> | <b>Impairment Allowance</b> | <b>Loans and Advances Net of Impairment</b> | <b>Credit Risk Loans</b> | <b>CRLs % of Gross Loans &amp; Advances</b> | <b>Impairment Charge</b> | <b>Loan Loss Rates</b> |
|--------------------------------|---------------------------------|-----------------------------|---|--------------------------|---|--------------------------|------------------------|
|                                | £m                              | £m                          | £m  | £m                       | %   | £m                       | bps                    |
| UK Retail Banking <sup>2</sup> | 4,002                           | 56                          | 3,946                                       | 247                      | 6.2%  | 95                       | 238                    |
| Barclaycard                    | 322                             | 4                           | 318   | 10                       | 3.1%  | 17                       | 528                    |
| WE Retail Banking <sup>3</sup> | -                               | -                           | -   | -                        | -   | -                        | -                      |
| Barclays Africa                | 2,991                           | 124                         | 2,867                                       | 227                      | 7.6%  | 33                       | 110                    |
| Barclays Capital               | 165,624                         | 3,025                       | 162,599                                     | 6,411                    | 3.9%  | 1,898                    | 115                    |
| Barclays Corporate             | 71,125                          | 1,204                       | 69,921                                      | 3,148                    | 4.4%  | 1,298                    | 182                    |
|                                | 3,495                           | 43                          | 3,452                                       | 179                      | 5.1%  | 17                       | 49                     |

|  |                |              |                |               |             |              |            |
|--|----------------|--------------|----------------|---------------|-------------|--------------|------------|
| Barclays<br>Wealth<br>Investment<br>Management | 5              | -            | 5              | -             | -           | -            | -          |
| Absa   | 10,077         | 195          | 9,882          | 690           | 6.8%        | 67           | 66         |
| Head Office                                    | 1,025          | 26           | 999            | 127           | 12.4%       | 14           | 137        |
| <b>Group</b>                                   | <b>258,666</b> | <b>4,677</b> | <b>253,989</b> | <b>11,039</b> | <b>4.3%</b> | <b>3,439</b> | <b>133</b> |

### Analysis of Restated Wholesale Loans and Advances to Customers at Amortised Cost Net of Impairment Allowances<sup>1</sup>

| As at 31.12.09                 | Corporate Government |              | Settlement Balances &<br>Cash Collateral | Other<br>Wholesale | Total<br>Wholesale |
|--------------------------------|----------------------|--------------|--|--------------------|--------------------|
|                                | £m                   | £m           | £m                                       | £m                 | £m                 |
| UK Retail Banking <sup>2</sup> | 3,946                | -            | -  | -                  | 3,946              |
| Barclaycard                    | 318                  | -            | -  | -                  | 318                |
| WE Retail Banking <sup>3</sup> | -                    | -            | -  | -                  | -                  |
| Barclays Africa                | 2,056                | 141          | -  | 670                | 2,867              |
| Barclays Capital               | 49,849               | 3,456        | 55,672                                   | 53,622             | 162,599            |
| Barclays Corporate             | 69,553               | 211          | -  | 157                | 69,921             |
| Barclays Wealth                | 2,818                | 162          | -  | 472                | 3,452              |
| Investment Management          | 5                    | -            | -  | -                  | 5                  |
| Absa                           | 8,695                | 263          | -  | 924                | 9,882              |
| Head Office                    | 999                  | -            | -  | -                  | 999                |
| <b>Group</b>                   | <b>138,239</b>       | <b>4,233</b> | <b>55,672</b>                            | <b>55,845</b>      | <b>253,989</b>     |

1 Includes balances to banks.

2 Following the transfer of some corporate customers from Barclays Commercial Bank into UK Retail Banking these customers will continue to be reported as wholesale. UK Retail Banking customers previously reported as retail will continue to be reported as retail.

3 Following the transfer of larger business customers from GRCB - Western Europe to Barclays Corporate, the remaining smaller business customers and balances to banks in Western Europe Retail Banking have been reclassified from wholesale to retail loans and advances. This reflects the management of these balances as part of the Retail SME portfolio within Western Europe Retail Banking.

### Risk Management

#### Restated Retail Loans and Advances to Customers at Amortised Cost<sup>1</sup>

| As at<br>31.12.09                 | Gross<br>Loans<br>& Advances<br>£m | Impairment<br>Allowance<br>£m | Loans &<br>Advances Net of<br>Impairment<br>£m | Credit<br>Risk<br>Loans<br>£m | CRLs % of<br>Gross Loans &<br>Advances<br>% | Impairment<br>Charge<br>£m | Loan<br>Loss<br>Rates<br>bp |
|-----------------------------------|------------------------------------|-------------------------------|--|-------------------------------|---|----------------------------|-----------------------------|
| UK Retail<br>Banking <sup>2</sup> | 101,064                            | 1,587                         | 99,477   | 3,108                         | 3.1%  | 936                        | 93                          |
| Barclaycard                       | 29,460                             | 2,670                         | 26,790   | 3,392                         | 11.5%                                       | 1,781                      | 605                         |
|                                   | 42,012                             | 673                           | 41,339   | 1,410                         | 3.4%  | 334                        | 80                          |

|                                |                |              |                |               |             |              |            |  |
|--------------------------------|----------------|--------------|----------------|---------------|-------------|--------------|------------|--|
| WE Retail Banking <sup>3</sup> |                |              |                |               |             |              |            |  |
| Barclays Africa                | 1,811          | 138          | 1,673          | 163           | 9.0%        | 88           | 486        |  |
| Barclays Corporate             | 1,882          | 340          | 1,542          | 397           | 21.1%       | 246          | 1,307      |  |
| Barclays Wealth                | 9,972          | 56           | 9,916          | 306           | 3.1%        | 34           | 34         |  |
| Absa                           | 27,288         | 655          | 26,633         | 2,573         | 9.4%        | 500          | 183        |  |
| <b>Group</b>                   | <b>213,489</b> | <b>6,119</b> | <b>207,370</b> | <b>11,349</b> | <b>5.3%</b> | <b>3,919</b> | <b>184</b> |  |

### Analysis of Restated Retail Loans and Advances to Customers at Amortised Cost Net of Impairment Allowances<sup>1</sup>

| As at 31.12.09                 | Cards and      |                 |               |                |
|--------------------------------|----------------|-----------------|---------------|----------------|
|                                | Home Loans     | Unsecured Loans | Other Retail  | Total Retail   |
|                                | £m             | £m              | £m            | £m             |
| UK Retail Banking <sup>2</sup> | 87,943         | 7,329           | 4,205         | 99,477         |
| Barclaycard                    | -              | 21,564          | 5,226         | 26,790         |
| WE Retail Banking <sup>3</sup> | 34,506         | 3,511           | 3,322         | 41,339         |
| Barclays Africa                | 142            | 1,520           | 11            | 1,673          |
| Barclays Corporate             | 396            | 984             | 162           | 1,542          |
| Barclays Wealth                | 5,620          | 1,822           | 2,474         | 9,916          |
| Absa                           | 20,492         | 1,003           | 5,138         | 26,633         |
| <b>Group</b>                   | <b>149,099</b> | <b>37,733</b>   | <b>20,538</b> | <b>207,370</b> |

1 Includes balances to banks.

2 Following the transfer of some corporate customers from Barclays Commercial Bank into UK Retail Banking these customers will continue to be reported as wholesale. UK Retail Banking customers previously reported as retail will continue to be reported as retail.

3 Following the transfer of larger business customers from GRCB - Western Europe to Barclays Corporate, the remaining smaller business customers and balances to banks in Western Europe Retail Banking have been reclassified from wholesale to retail loans and advances. This reflects the management of these balances as part of the Retail SME portfolio within Western Europe Retail Banking.

### Capital and Performance Management

#### Restated Total Assets

|                               | As at<br>31.12.09 | As at<br>30.06.09 | As at<br>31.12.08 |
|-------------------------------|-------------------|-------------------|-------------------|
|                               | £m                | £m                | £m                |
| UK Retail Banking             | 109,327           | 106,898           | 105,873           |
| Barclaycard                   | 30,274            | 29,589            | 30,985            |
| Western Europe Retail Banking | 51,027            | 45,224            | 52,007            |
| Barclays Africa               | 7,893             | 7,072             | 8,472             |
| Barclays Capital              | 1,019,120         | 1,133,685         | 1,629,117         |
| Barclays Corporate            | 88,798            | 92,303            | 98,529            |
| Barclays Wealth               | 14,889            | 14,063            | 13,232            |

|  |                  |                  |                  |
|--|------------------|------------------|------------------|
| Investment Management <sup>1</sup>         | 5,406            | 67,842           | 71,340           |
| Absa                                       | 45,765           | 42,596           | 40,279           |
| Head Office Functions and Other Operations | 6,430            | 6,066            | 3,146            |
| <b>Total assets</b>                        | <b>1,378,929</b> | <b>1,545,338</b> | <b>2,052,980</b> |

**Restated Risk Weighted Assets**

|  | <b>As at</b>    | <b>As at</b>    | <b>As at</b>    |
|--|-----------------|-----------------|-----------------|
|  | <b>31.12.09</b> | <b>30.06.09</b> | <b>31.12.08</b> |
|  | £m              | £m              | £m              |
| UK Retail Banking                          | 35,876          | 35,316          | 34,347          |
| Barclaycard                                | 30,566          | 26,860          | 27,316          |
| Western Europe Retail Banking              | 16,811          | 14,591          | 19,276          |
| Barclays Africa                            | 7,649           | 6,806           | 8,707           |
| Barclays Capital                           | 181,117         | 209,783         | 227,448         |
| Barclays Corporate                         | 76,928          | 77,936          | 82,826          |
| Barclays Wealth                            | 11,353          | 10,862          | 10,276          |
| Investment Management <sup>2</sup>         | 73              | 3,659           | 3,910           |
| Absa                                       | 21,410          | 20,163          | 18,846          |
| Head Office Functions and Other Operations | 870             | 78              | 350             |
| <b>Total risk weighted assets</b>          | <b>382,653</b>  | <b>406,054</b>  | <b>433,302</b>  |

1 Includes assets on discontinued operations (June 2009: £66,392m, Dec 2008: £70,612m).

2 Includes risk weighted assets on discontinued operations.

**Capital and Performance Management****Restated Economic Capital Demand<sup>1</sup>**

|  | <b>Average</b>    | <b>Average</b>         | <b>Average</b> |
|--|-------------------|------------------------|----------------|
|  | <b>Year Ended</b> | <b>Half Year Ended</b> | <b>Year</b>    |
|  | <b>31.12.09</b>   | <b>30.06.09</b>        | <b>Ended</b>   |
|  | £m                | £m                     | £m             |
| UK Retail Banking  | 4,000             | 4,100                  | 4,250          |
| Barclaycard  | 3,350             | 3,300                  | 2,700          |
| Western Europe Retail Banking                                | 1,450             | 1,500                  | 1,200          |
| Barclays Africa  | 700               | 800                    | 700            |
| Barclays Capital   | 10,750            | 11,000                 | 8,250          |
| Barclays Corporate   | 4,750             | 4,800                  | 4,300          |
| Barclays Wealth  | 550               | 600                    | 500            |
| Investment Management  | 1,000             | 750                    | 400            |
| Absa   | 1,200             | 1,200                  | 1,100          |
| Head Office Functions and Other Operations                   | 100               | 100                    | 50             |
| <b>Economic capital requirement (excluding goodwill)</b>     | <b>27,850</b>     | <b>28,150</b>          | <b>23,450</b>  |
| Average historic goodwill and intangible assets <sup>2</sup> | 11,000            | 11,050                 | 9,450          |
| <b>Total economic capital requirement</b>                    | <b>38,850</b>     | <b>39,200</b>          | <b>32,900</b>  |

**Restated Economic Profit****Year Ended****Year Ended**

|  | 31.12.09     | Half Year<br>Ended<br>30.06.09 | 31.12.08     |
|--|--------------|--------------------------------|--------------|
|  | £m           | £m                             | £m           |
| UK Retail Banking  | (7)          | (38)                           | 768          |
| Barclaycard  | 18           | 28                             | 318          |
| Western Europe Retail Banking  | 13           | (46)                           | 207          |
| Barclays Africa  | (53)         | (48)                           | 50           |
| Barclays Capital   | 195          | (94)                           | 825          |
| Barclays Corporate   | (532)        | (200)                          | 285          |
| Barclays Wealth  | 46           | 17                             | 552          |
| Investment Management <sup>3</sup>   | 6,647        | 65                             | 289          |
| Absa   | (15)         | (14)                           | 61           |
| Head Office Functions and Other Operations                                   | (58)         | 693                            | (953)        |
|  | <b>6,254</b> | <b>363</b>                     | <b>2,402</b> |
| Historic goodwill and intangibles arising on acquisition                     | (1,374)      | (691)                          | (989)        |
| Variance to average shareholders' funds (excluding non-controlling interest) | (5)          | 201                            | 347          |
| <b>Economic profit/(loss)</b>  | <b>4,875</b> | <b>(127)</b>                   | <b>1,760</b> |

*1 Calculated using an adjusted average over the year and rounded to the nearest £50m for presentation purposes. Economic Capital Demand excludes the economic capital calculated for pension risk.*

*2 Average goodwill relates to purchased goodwill and intangible assets from business acquisitions.*

*3 Full-year 2009 includes a profit before tax on disposal of Barclays Global Investors of £6,331m.*

## Capital and Performance Management

### Analysis of Restated Net Interest Income

|  | Year Ended<br>31.12.09 | Half Year<br>Ended<br>31.12.09 | Half Year<br>Ended<br>30.06.09 | Year<br>Ended<br>31.12.08 |
|--|------------------------|--------------------------------|--------------------------------|---------------------------|
|  | £m                     | £m                             | £m                             | £m                        |
| Net interest income pre product structural hedge                                   | 8,654                  | 4,338                          | 4,316                          | 8,845                     |
| Net interest income from product structural hedge                                  | 1,364                  | 693                            | 671                            | 44                        |
| Share of benefit of interest income on Group equity                                | 799                    | 391                            | 408                            | 712                       |
| <b>Total GRB, Barclays Corporate, Barclays Wealth and Absa net interest income</b> | <b>10,817</b>          | <b>5,422</b>                   | <b>5,395</b>                   | <b>9,601</b>              |
| Barclays Capital net interest income   | 1,598                  | 770                            | 828                            | 1,724                     |
| Investment Management net interest income/(expense)                                | 10                     | -                              | 10                             | (38)                      |
| Other net interest (expense)/ income   | (507)                  | 4                              | (511)                          | 182                       |
| <b>Group net interest income from continuing operations</b>                        | <b>11,918</b>          | <b>6,196</b>                   | <b>5,722</b>                   | <b>11,469</b>             |
| Barclays Global Investors (discontinued operations)                                | 33                     | 33                             | -                              | -                         |
| <b>Group net interest income</b>   | <b>11,951</b>          | <b>6,229</b>                   | <b>5,722</b>                   | <b>11,469</b>             |

### Restated Net Interest Margin<sup>1</sup>

|   | <b>Year Ended</b> | <b>Half Year</b> | <b>Half Year</b> | <b>Year Ended</b> |
|---|-------------------|------------------|------------------|-------------------|
|   | <b>31.12.09</b>   | <b>Ended</b>     | <b>Ended</b>     | <b>Year Ended</b> |
|   | <b>%</b>          | <b>31.12.09</b>  | <b>30.06.09</b>  | <b>31.12.08</b>   |
|   | <b>%</b>          | <b>%</b>         | <b>%</b>         | <b>%</b>          |
| UK Retail Banking                                 | 1.45              | 1.42             | 1.48             | 1.75              |
| Barclaycard                                       | 9.69              | 9.59             | 9.79             | 7.58              |
| Western Europe Retail Banking                     | 1.66              | 1.44             | 1.88             | 1.65              |
| Barclays Africa                                   | 4.60              | 4.78             | 4.46             | 3.95              |
| Barclays Corporate                                | 1.65              | 1.65             | 1.66             | 1.64              |
| Barclays Wealth                                   | 1.02              | 1.05             | 0.99             | 1.04              |
| Absa  | 2.61              | 2.64             | 2.57             | 2.68              |
| GRB, Barclays Corporate, Barclays Wealth and Absa | 2.11              | 2.08             | 2.14             | 2.07              |

Net Interest income divided by total average assets for Total GRB, Barclays Corporate, Barclays Wealth and Absa results in an aggregate margin of 3.68% (2008: 3.67%).

*1 Net Interest Margin is expressed as annualised net interest income divided by the sum of the average assets and average liabilities for GRB, Barclays Corporate, Barclays Wealth and Absa.*

## Capital and Performance Management

### Restated Average Balances

|  | <b>Year</b>     | <b>Half Year</b> | <b>Half Year</b> | <b>Year</b>     |
|--|-----------------|------------------|------------------|-----------------|
|  | <b>Ended</b>    | <b>Ended</b>     | <b>Ended</b>     | <b>Ended</b>    |
|  | <b>31.12.09</b> | <b>31.12.09</b>  | <b>30.06.09</b>  | <b>31.12.08</b> |
|  | <b>£m</b>       | <b>£m</b>        | <b>£m</b>        | <b>£m</b>       |
| UK Retail Banking assets   | 102,043         | 103,180          | 100,887          | 94,656          |
| UK Retail Banking liabilities  | 93,619          | 94,238           | 92,990           | 90,453          |
| Barclaycard assets   | 28,102          | 28,256           | 27,948           | 23,552          |
| Western Europe Retail Banking assets   | 38,999          | 38,985           | 37,973           | 30,366          |
| Western Europe Retail Banking liabilities  | 13,170          | 16,615           | 11,679           | 8,661           |
| Barclays Africa assets   | 4,408           | 4,193            | 4,601            | 4,213           |
| Barclays Africa liabilities  | 6,409           | 6,231            | 6,555            | 6,037           |
| Barclays Corporate assets  | 75,703          | 74,499           | 78,110           | 71,498          |
| Barclays Corporate liabilities   | 50,511          | 50,927           | 48,355           | 46,451          |
| Barclays Wealth assets   | 12,268          | 12,452           | 12,081           | 9,725           |
| Barclays Wealth liabilities  | 37,122          | 36,182           | 38,077           | 37,115          |
| Absa assets  | 32,483          | 33,161           | 31,805           | 27,706          |
| Absa liabilities   | 17,380          | 18,302           | 16,458           | 13,454          |
| <b>Total GRB, Barclays Corporate, Barclays Wealth and Absa average assets</b>      | <b>294,006</b>  | <b>294,726</b>   | <b>293,405</b>   | <b>261,715</b>  |
| <b>Total GRB, Barclays Corporate, Barclays Wealth and Absa average liabilities</b> | <b>218,211</b>  | <b>222,495</b>   | <b>214,114</b>   | <b>202,172</b>  |

### Restated Asset and Liability Margins

|  | <b>Year Ended</b> | <b>Half Year Ended</b> | <b>Half Year Ended</b> | <b>Year Ended</b> |
|--|-------------------|------------------------|------------------------|-------------------|
|  | <b>31.12.09</b>   | <b>31.12.09</b>        | <b>30.06.09</b>        | <b>31.12.08</b>   |
|  | <b>%</b>          | <b>%</b>               | <b>%</b>               | <b>%</b>          |

|   |      |      |      |      |
|---|------|------|------|------|
| UK Retail Banking assets                  | 1.39 | 1.28 | 1.51 | 1.33 |
| UK Retail Banking liabilities             | 1.38 | 1.47 | 1.28 | 2.03 |
| Barclaycard assets                        | 8.97 | 8.96 | 9.06 | 6.92 |
| Western Europe Retail Banking assets      | 1.31 | 1.37 | 1.28 | 1.21 |
| Western Europe Retail Banking liabilities | 0.43 | 0.27 | 0.59 | 1.20 |
| Barclays Africa assets                    | 5.75 | 6.88 | 4.72 | 4.64 |
| Barclays Africa liabilities               | 2.70 | 2.49 | 2.92 | 2.33 |
| Barclays Corporate assets                 | 1.65 | 1.60 | 1.66 | 1.54 |
| Barclays Corporate liabilities            | 1.10 | 1.14 | 1.10 | 1.37 |
| Barclays Wealth assets                    | 1.01 | 0.89 | 1.13 | 1.04 |
| Barclays Wealth liabilities               | 0.96 | 1.12 | 0.80 | 0.95 |
| Absa assets                               | 2.68 | 2.64 | 2.74 | 2.79 |
| Absa liabilities                          | 2.43 | 2.45 | 2.43 | 3.06 |

## Notes

### Restated Number of Employees (Full Time Equivalent)

|  | Year Ended<br>31.12.09 | Half Year Ended<br>30.06.09 | Year Ended<br>31.12.08 |
|--|------------------------|-----------------------------|------------------------|
|  | £m                     | £m                          | £m                     |
| UK Retail Banking  | 31,900                 | 32,800                      | 33,800                 |
| Barclaycard  | 10,100                 | 10,100                      | 10,300                 |
| Western Europe Retail Banking  | 9,600                  | 9,300                       | 9,300                  |
| Barclays Africa  | 14,400                 | 15,000                      | 16,500                 |
| Barclays Capital   | 23,200                 | 21,900                      | 23,100                 |
| Barclays Corporate   | 12,900                 | 13,500                      | 14,800                 |
| Barclays Wealth  | 7,400                  | 7,500                       | 7,900                  |
| Absa   | 33,200                 | 33,600                      | 35,700                 |
| Head Office Functions and Other Operations                           | 1,500                  | 1,500                       | 1,400                  |
| <b>Total Group permanent and fixed term contract staff worldwide</b> | <b>144,200</b>         | <b>145,200</b>              | <b>152,800</b>         |

## Notes

### Movements between Businesses

|  | UK Retail  |             | WE Retail Barclays |              |
|--|------------|-------------|--------------------|--------------|
|  | Banking    | Barclaycard | Banking            | Africa       |
|  | £m         | £m          | £m                 | £m           |
| <b>Income Statement</b>                                    |            |             |                    |              |
| <b>Year Ended 31st December 2009</b>                       |            |             |                    |              |
| Net interest income  | 218        | -           | (314)              | (245)        |
| Net fee and commission income                              | 74         | -           | (86)               | (54)         |
| Principal transactions                                     | -          | -           | 9                  | (7)          |
| Net premiums from insurance contracts                      | -          | -           | -                  | -            |
| Other income   | (1)        | (1)         | (14)               | -            |
| <b>Total income</b>  | <b>291</b> | <b>(1)</b>  | <b>(405)</b>       | <b>(306)</b> |
| Net claims and benefits incurred under insurance contracts | -          | -           | -                  | -            |
| <b>Total income net of insurance claims</b>                | <b>291</b> | <b>(1)</b>  | <b>(405)</b>       | <b>(306)</b> |



|   |             |             |             |            |
|---|-------------|-------------|-------------|------------|
| Impairment charges and other credit provisions                    | (95)        | -           | 329         | 350        |
| <b>Net income</b>   | <b>196</b>  | <b>(1)</b>  | <b>(76)</b> | <b>44</b>  |
| Operating expenses excluding amortisation of intangible assets    | (96)        | (33)        | 210         | 313        |
| Amortisation of intangible assets                                 | (2)         | -           | 16          | 1          |
| <b>Operating expenses</b>   | <b>(98)</b> | <b>(33)</b> | <b>226</b>  | <b>314</b> |
| Share of post-tax results of associates and joint ventures        | -           | -           | -           | -          |
| Profit on disposal of subsidiaries, associates and joint ventures | -           | -           | -           | -          |
| Gain on acquisition   | -           | -           | -           | -          |
| <b>Profit before tax</b>  | <b>98</b>   | <b>(34)</b> | <b>150</b>  | <b>358</b> |
| <b>Other Financial Indicators</b>                                 |             |             |             |            |
| Total assets as at 31.12.2009                                     | £4.1bn      | £0.1bn      | (£13.2bn)   | (£4.0bn)   |
| Risk weighted assets as at 31.12.2009                             | £3.7bn      | -           | (£15.6bn)   | (£4.8bn)   |

**Income Statement****Year Ended 31st December 2008**

|   |              |             |              |              |
|---|--------------|-------------|--------------|--------------|
| Net interest income   | 249          | -           | (233)        | (192)        |
| Net fee and commission income                                     | 85           | -           | (62)         | (55)         |
| Principal transactions  | -            | -           | 11           | (22)         |
| Net premiums from insurance contracts                             | -            | -           | -            | -            |
| Other income  | 4            | 2           | (12)         | 1            |
| <b>Total income</b>   | <b>338</b>   | <b>2</b>    | <b>(296)</b> | <b>(268)</b> |
| Net claims and benefits incurred under insurance contracts        | -            | -           | -            | -            |
| <b>Total income net of insurance claims</b>                       | <b>338</b>   | <b>2</b>    | <b>(296)</b> | <b>(268)</b> |
| Impairment charges and other credit provisions                    | (40)         | -           | 125          | 94           |
| <b>Net income</b>   | <b>298</b>   | <b>2</b>    | <b>(171)</b> | <b>(174)</b> |
| Operating expenses excluding amortisation of intangible assets    | (107)        | (25)        | 147          | 213          |
| Amortisation of intangible assets                                 | (2)          | -           | 6            | -            |
| <b>Operating expenses</b>   | <b>(109)</b> | <b>(25)</b> | <b>153</b>   | <b>213</b>   |
| Share of post-tax results of associates and joint ventures        | -            | -           | -            | -            |
| Profit on disposal of subsidiaries, associates and joint ventures | -            | -           | -            | -            |
| Gain on acquisition   | -            | -           | -            | -            |
| <b>Profit before tax</b>  | <b>189</b>   | <b>(23)</b> | <b>(18)</b>  | <b>39</b>    |
| <b>Other Financial Indicators</b>                                 |              |             |              |              |
| Total assets as at 31.12.2008                                     | £4.5bn       | £0.1bn      | (£13.5bn)    | (£5.4bn)     |
| Risk weighted assets as at 31.12.2008                             | £3.8bn       | -           | (£17.7bn)    | (£5.9bn)     |

1 Separate disclosure of the Investment Management results has been provided to give greater transparency.

## Notes

| Barclays<br>Capital | Barclays<br>Corporate | Barclays Wealth | Investment M'gmt <sup>1</sup> | Head        |        |   | Total |
|---------------------|-----------------------|-----------------|-------------------------------|-------------|--------|---|-------|
| £m                  | £m                    | £m              | £m                            | Absa        | Office |   | £m    |
| -                   | 342                   | (1)             | -                             | -           | -      | - | -     |
| -                   | 76                    | (10)            | -                             | -           | -      | - | -     |
| -                   | (2)                   | -               | -                             | -           | -      | - | -     |
| -                   | -                     | -               | -                             | -           | -      | - | -     |
| -                   | 12                    | -               | -                             | 4           | -      | - | -     |
| -                   | <b>428</b>            | <b>(11)</b>     | -                             | <b>4</b>    | -      | - | -     |
| -                   | -                     | -               | -                             | -           | -      | - | -     |
| -                   | <b>428</b>            | <b>(11)</b>     | -                             | <b>4</b>    | -      | - | -     |
| -                   | (584)                 | -               | -                             | -           | -      | - | -     |
| -                   | <b>(156)</b>          | <b>(11)</b>     | -                             | <b>4</b>    | -      | - | -     |
| -                   | <b>(421)</b>          | <b>9</b>        | -                             | <b>18</b>   | -      | - | -     |
| -                   | (15)                  | -               | -                             | -           | -      | - | -     |
| -                   | <b>(436)</b>          | <b>9</b>        | -                             | <b>18</b>   | -      | - | -     |
| -                   | -                     | -               | -                             | -           | -      | - | -     |
| -                   | -                     | -               | -                             | -           | -      | - | -     |
| -                   | -                     | -               | -                             | -           | -      | - | -     |
| -                   | <b>(592)</b>          | <b>(2)</b>      | -                             | <b>22</b>   | -      | - | -     |
| -                   | £13.3bn               | (£0.2bn)        | -                             | -           | -      | - | -     |
| -                   | £16.6bn               | -               | -                             | -           | -      | - | -     |
| -                   | 177                   | (1)             | -                             | -           | -      | - | -     |
| -                   | 43                    | (11)            | -                             | -           | -      | - | -     |
| -                   | 12                    | -               | -                             | -           | -      | - | -     |
| -                   | -                     | -               | -                             | -           | -      | - | -     |
| -                   | 15                    | -               | -                             | (11)        | -      | - | -     |
| -                   | <b>247</b>            | <b>(12)</b>     | -                             | <b>(11)</b> | -      | - | -     |
| -                   | -                     | -               | -                             | -           | -      | - | -     |
| -                   | <b>247</b>            | <b>(12)</b>     | -                             | <b>(11)</b> | -      | - | -     |
| -                   | (179)                 | -               | -                             | -           | -      | - | -     |
| -                   | <b>68</b>             | <b>(12)</b>     | -                             | <b>(11)</b> | -      | - | -     |
| -                   | <b>(262)</b>          | <b>12</b>       | -                             | <b>22</b>   | -      | - | -     |
| -                   | (4)                   | -               | -                             | -           | -      | - | -     |
| -                   | <b>(266)</b>          | <b>12</b>       | -                             | <b>22</b>   | -      | - | -     |

|   |         |          |   |          |   |
|---|---------|----------|---|----------|---|
| - | -       | -        | - | -        | - |
| - | -       | -        | - | -        | - |
| - | -       | -        | - | -        | - |
| - | (198)   | -        | - | 11       | - |
| - | £14.5bn | (£0.1bn) | - | (£0.1bn) | - |
| - | £19.7bn | -        | - | -        | - |

## Notes

### Reporting by Business Segment

| Income Statement   | UK Retail      |                | WE Retail Barclays |              |
|--|----------------|----------------|--------------------|--------------|
|  | Banking        | Barclaycard    | Banking            | Africa       |
| Year Ended 31st December 2009  | £m             | £m             | £m                 | £m           |
| Net interest income/(loss)   | 2,842          | 2,723          | 868                | 498          |
| Net fee and commission income/(loss)                                     | 1,299          | 1,271          | 352                | 178          |
| Principal transactions   | -              | 22             | 132                | 61           |
| Net premiums from insurance contracts                                    | 198            | 44             | 544                | -            |
| Other income/(expense)   | 5              | 1              | (6)                | 2            |
| <b>Total income</b>  | <b>4,344</b>   | <b>4,061</b>   | <b>1,890</b>       | <b>739</b>   |
| Net claims and benefits incurred under insurance contracts               | (68)           | (20)           | (572)              | -            |
| <b>Total income net of insurance claims</b>                              | <b>4,276</b>   | <b>4,041</b>   | <b>1,318</b>       | <b>739</b>   |
| Impairment charges and other credit provisions                           | (1,031)        | (1,798)        | (338)              | (121)        |
| <b>Net income</b>  | <b>3,245</b>   | <b>2,243</b>   | <b>980</b>         | <b>618</b>   |
| Operating expenses excluding amortisation of intangible assets           | (2,496)        | (1,445)        | (865)              | (533)        |
| Amortisation of intangible assets  | (42)           | (82)           | (22)               | (5)          |
| <b>Operating expenses</b>  | <b>(2,538)</b> | <b>(1,527)</b> | <b>(887)</b>       | <b>(538)</b> |
| Share of post-tax results of associates and joint ventures               | 3              | 8              | 4                  | -            |
| Profit/(loss) on disposal of subsidiaries, associates and joint ventures | -              | 3              | 157                | 24           |
| Gain on acquisition  | -              | -              | 26                 | -            |
| <b>Profit/(loss) before tax</b>  | <b>710</b>     | <b>727</b>     | <b>280</b>         | <b>104</b>   |
| <b>Other Financial Indicators</b>  |                |                |                    |              |
| Total assets as at 31.12.2009  | £109.3bn       | £30.3bn        | £51.0bn            | £7.9bn       |
| Risk weighted assets as at 31.12.2009                                    | £35.9bn        | £30.6bn        | £16.8bn            | £7.6bn       |

### Income Statement

#### Year Ended 31st December 2008

|                                      |       |       |     |     |
|--------------------------------------|-------|-------|-----|-----|
| Net interest income/(loss)           | 3,245 | 1,786 | 642 | 405 |
| Net fee and commission income/(loss) | 1,384 | 1,299 | 327 | 162 |
| Principal transactions               | -     | 82    | 165 | 157 |

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|   |                |                |              |              |
|---|----------------|----------------|--------------|--------------|
| Net premiums from insurance contracts                             | 205            | 44             | 352          | -            |
| Other income/(expense)  | 21             | 21             | 38           | 2            |
| <b>Total income</b>   | <b>4,855</b>   | <b>3,232</b>   | <b>1,524</b> | <b>726</b>   |
| Net claims and benefits incurred under insurance contracts        | (35)           | (11)           | (365)        | -            |
| <b>Total income net of insurance claims</b>                       | <b>4,820</b>   | <b>3,221</b>   | <b>1,159</b> | <b>726</b>   |
| Impairment charges and other credit provisions                    | (642)          | (1,097)        | (172)        | (71)         |
| <b>Net income</b>   | <b>4,178</b>   | <b>2,124</b>   | <b>987</b>   | <b>655</b>   |
| Operating expenses excluding amortisation of intangible assets    | (2,606)        | (1,386)        | (794)        | (472)        |
| Amortisation of intangible assets                                 | (22)           | (61)           | (13)         | (3)          |
| <b>Operating expenses</b>   | <b>(2,628)</b> | <b>(1,447)</b> | <b>(807)</b> | <b>(475)</b> |
| Share of post-tax results of associates and joint ventures        | 8              | (3)            | -            | -            |
| Profit on disposal of subsidiaries, associates and joint ventures | -              | -              | -            | -            |
| Gain on acquisition   | -              | 92             | 52           | -            |
| <b>Profit/(loss) before tax</b>                                   | <b>1,558</b>   | <b>766</b>     | <b>232</b>   | <b>180</b>   |
| <b>Other Financial Indicators</b>                                 |                |                |              |              |
| Total assets as at 31.12.2008                                     | £105.9bn       | £31.0bn        | £52.0bn      | £8.5bn       |
| Risk weighted assets as at 31.12.2008                             | £34.3bn        | £27.3bn        | £19.3bn      | £8.7bn       |

1 Separate disclosure of the Investment Management results has been provided to give greater transparency. Includes assets on discontinued operations (Dec 2008: £70.6bn).

**Notes**

| Barclays Capital | Barclays Corporate | Barclays Wealth | Investment M'gmt <sup>1</sup> | Absa           | Head Office  | Total           |
|------------------|--------------------|-----------------|-------------------------------|----------------|--------------|-----------------|
| £m               | £m                 | £m              | £m                            | £m             | £m           | £m              |
| 1,598            | 2,083              | 503             | 10                            | 1,300          | (507)        | 11,918          |
| 3,001            | 1,002              | 792             | (2)                           | 943            | (418)        | 8,418           |
| 7,021            | (28)               | 20              | 31                            | 123            | (325)        | 7,057           |
| -                | -                  | -               | -                             | 294            | 92           | 1,172           |
| 5                | 124                | 7               | 1                             | 64             | 1,186        | 1,389           |
| <b>11,625</b>    | <b>3,181</b>       | <b>1,322</b>    | <b>40</b>                     | <b>2,724</b>   | <b>28</b>    | <b>29,954</b>   |
| -                | -                  | -               | -                             | (171)          | -            | (831)           |
| <b>11,625</b>    | <b>3,181</b>       | <b>1,322</b>    | <b>40</b>                     | <b>2,553</b>   | <b>28</b>    | <b>29,123</b>   |
| (2,591)          | (1,558)            | (51)            | -                             | (567)          | (16)         | (8,071)         |
| <b>9,034</b>     | <b>1,623</b>       | <b>1,271</b>    | <b>40</b>                     | <b>1,986</b>   | <b>12</b>    | <b>21,052</b>   |
| <b>(6,406)</b>   | <b>(1,430)</b>     | <b>(1,105)</b>  | <b>(17)</b>                   | <b>(1,400)</b> | <b>(570)</b> | <b>(16,267)</b> |
| (186)            | (36)               | (24)            | -                             | (51)           | -            | (448)           |
| <b>(6,592)</b>   | <b>(1,466)</b>     | <b>(1,129)</b>  | <b>(17)</b>                   | <b>(1,451)</b> | <b>(570)</b> | <b>(16,715)</b> |

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|            |                |                |              |              |                |              |                 |
|------------|----------------|----------------|--------------|--------------|----------------|--------------|-----------------|
|            | 22             | -              | -            | -            | (4)            | 1            | 34              |
|            | -              | -              | 1            | (1)          | (3)            | 7            | 188             |
|            | -              | -              | -            | -            | -              | -            | 26              |
|            | <b>2,464</b>   | <b>157</b>     | <b>143</b>   | <b>22</b>    | <b>528</b>     | <b>(550)</b> | <b>4,585</b>    |
| £1,019.1bn | £88.8bn        | £14.9bn        | £5.4bn       | £45.8bn      | £6.4bn         | £1,378.9bn   |                 |
| £181.1bn   | £76.9bn        | £11.4bn        | £0.1bn       | £21.4bn      | £0.9bn         | £382.7bn     |                 |
|            | 1,724          | 1,934          | 485          | (38)         | 1,104          | 182          | 11,469          |
|            | 1,429          | 904            | 709          | 1            | 762            | (486)        | 6,491           |
|            | 2,065          | 34             | (344)        | (33)         | 111            | (218)        | 2,019           |
|            | -              | -              | 136          | -            | 234            | 119          | 1,090           |
|            | 13             | 120            | 26           | (2)          | 102            | 26           | 367             |
|            | <b>5,231</b>   | <b>2,992</b>   | <b>1,012</b> | <b>(72)</b>  | <b>2,313</b>   | <b>(377)</b> | <b>21,436</b>   |
|            | -              | -              | 300          | -            | (126)          | -            | (237)           |
|            | <b>5,231</b>   | <b>2,992</b>   | <b>1,312</b> | <b>(72)</b>  | <b>2,187</b>   | <b>(377)</b> | <b>21,199</b>   |
|            | (2,423)        | (593)          | (44)         | -            | (347)          | (30)         | (5,419)         |
|            | <b>2,808</b>   | <b>2,399</b>   | <b>1,268</b> | <b>(72)</b>  | <b>1,840</b>   | <b>(407)</b> | <b>15,780</b>   |
|            | <b>(3,682)</b> | <b>(1,310)</b> | <b>(907)</b> | <b>(274)</b> | <b>(1,233)</b> | <b>(451)</b> | <b>(13,115)</b> |
|            | (92)           | (19)           | (16)         | -            | (50)           | -            | (276)           |
|            | <b>(3,774)</b> | <b>(1,329)</b> | <b>(923)</b> | <b>(274)</b> | <b>(1,283)</b> | <b>(451)</b> | <b>(13,391)</b> |
|            | 6              | (2)            | -            | -            | 5              | -            | 14              |
|            | -              | -              | 326          | -            | 1              | -            | 327             |
|            | 2,262          | -              | -            | -            | -              | -            | 2,406           |
|            | <b>1,302</b>   | <b>1,068</b>   | <b>671</b>   | <b>(346)</b> | <b>563</b>     | <b>(858)</b> | <b>5,136</b>    |
| £1,629.1bn | £98.5bn        | £13.2bn        | £71.3bn      | £40.3bn      | £3.1bn         | £2,053.0bn   |                 |
| £227.4bn   | £82.8bn        | £10.3bn        | £3.9bn       | £18.8bn      | £0.4bn         | £433.3bn     |                 |