

BARCLAYS PLC
Form 6-K
July 22, 2008

**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**

July, 2008

**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 x 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 x

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 in 2008 dated July 22, 2008

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: July 22, 2008

By: /s/ Patrick Gonsalves

Patrick Gonsalves
Deputy Secretary

BARCLAYS BANK PLC
(Registrant)

Date: July 22, 2008

By: /s/ Patrick Gonsalves

Patrick Gonsalves
Joint Secretary

22nd July 2008

BARCLAYS PLC

GROUP REPORTING CHANGES IN 2008

Barclays PLC today announces the impact of certain changes in Group structure and reporting on 2007 and 2006 results. The restatements have no impact on the Group Income Statement or Balance Sheet. The 2007 and 2006 results for the businesses impacted are restated on pages 2 to 33 to show the effect of these changes. These changes reflect the adoption of IFRS 8 “Operating Segments” which has been early adopted as at 1st January 2008.

Group structure changes – effective 1st January 2008.

The businesses previously managed and reported as **International Retail and Commercial Banking – excluding Absa** are now reported and managed separately as **Global Retail and Commercial Banking – Western Europe** and **Global Retail and Commercial Banking – Emerging Markets** going forward.

Barclays Commercial Bank. The Marine Finance business, previously part of **Barclaycard**, is now managed and reported within **Barclays Commercial Bank**.

Barclaycard. The Absa credit card portfolio, previously part of **International Retail and Commercial Banking – Absa** is now managed and reported within **Barclaycard**. Certain credit card portfolios previously part of **Barclaycard** are now managed and reported as part of **Global Retail and Commercial Banking – Western Europe**. The Marine Finance business, previously part of **Barclaycard** is now managed and reported within **Barclays Commercial Bank**.

Global Retail and Commercial Banking - Western Europe. Certain credit card portfolios previously part of **Barclaycard** are now managed and reported as part of **Global Retail and Commercial Banking – Western Europe**.

International Retail and Commercial Banking – Absa. This business will be known going forward as **Global Retail and Commercial Banking – Absa**. The Absa credit card portfolio previously part of **Global Retail and Commercial Banking – Absa** is now managed and reported within **Barclaycard**.

Certain expenses, assets and staff previously reported within **International Retail and Commercial Banking – excluding Absa** have been allocated across **UK Retail Banking, Barclays Commercial Bank , Barclaycard , Global Retail and Commercial Banking – Western Europe, Global Retail and Commercial Banking – Emerging Markets and Global Retail and Commercial Banking – Absa**.

Certain pension assets and liabilities have been reclassified from **Head Office and Other Operations** to the other businesses in the Group.

UK Banking which previously reflected **UK Retail Banking** and **Barclays Commercial Bank** combined is no longer reported as a separate segment.

The structure remains unchanged for **Barclays Capital, Barclays Global Investors, Barclays Wealth and Head Office and Other Operations**.

For further information please contact:

| <u>Investor Relations</u> | <u>Media Relations</u> |
|--|---|
| Mark Merson/ John McIvor +44 (0) 20 7116 5752/ 2929 | Alistair Smith /Robin Tozer +44 (0) 20 7116 6 132 / 6 586 |

The information in this announcement does not comprise statutory accounts within the meaning of Section 240 of the Companies Act 1985 (the 'Act'). Statutory accounts for the years ended 31st December 2007 and 31st December 2006 which also include 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, have been delivered to the Registrar of Companies in accordance with Section 242 of the Act and the group's auditors have reported on those accounts and have given an unqualified report which does not contain a statement under Section 237(2) or (3) of the Act.

Business analysis of profit before tax net of restatements

| Group structure | 2007 | 2006 |
|--------------------|------|------|
|--------------------|------|------|

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| | 2007 as published £m | changes £m | restated £m | restated £m |
|--|----------------------------|---------------|----------------|----------------|
| UK | | | | |
| Retail Banking | 1,282 | (7) | 1,275 | 1,181 |
| Barclays Commercial Bank | 1,371 | (14) | 1,357 | 1,362 |
| Barclaycard | 540 | 63 | 603 | 522 |
| IRCB - ex Absa | 246 | (246) | - | - |
| GRCB - Absa | 689 | (92) | 597 | 609 |
| GRCB - | | | | |
| Western Europe | - | 196 | 196 | 162 |
| GRCB - Emerging Markets | - | 100 | 100 | 384 |
| Barclays Capital | 2,335 | - | 2,335 | 2,216 |
| Barclays Global Investors | 734 | - | 734 | 714 |
| Barclays Wealth | 307 | - | 307 | 245 |
| Head office functions and other operations | (428) | - | (428) | (259) |
| Profit before tax | 7,076 | - | 7,076 | 7,136 |

**UK
Retail Banking**

| | Group | | | |
|---------------------|----------------------------|----------------------------|---------------------------|----------------------------------|
| | 2007 as published £m | structure changes £m | 2007 as restated £m | 200 6 as restated £m |
| Net interest income | 2,858 | - | 2,858 | 2,765 |

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| | | | | |
|--|---------|-----|----------------|----------------|
| Net fee and commission income | 1,183 | - | 1,183 | 1,232 |
| Net premiums from insurance contracts | 252 | - | 252 | 342 |
| Other income | 47 | - | 47 | 42 |
| Total income | 4,340 | - | 4,340 | 4,381 |
| Net claims and benefits incurred under insurance contracts | (43) | - | (43) | (35) |
| Total income net of insurance claims | 4,297 | - | 4,297 | 4,346 |
| Impairment charges | (559) | - | (559) | (635) |
| Net income | 3,738 | - | 3,738 | 3,711 |
| Operating expenses excluding amortisation of intangible assets | (2,455) | (6) | (2,461) | (2,531) |
| Amortisation of intangible assets | (8) | (1) | (9) | (1) |
| Operating expenses | (2,463) | (7) | (2,470) | (2,532) |
| Share of post-tax results of associates and joint ventures | 7 | - | 7 | 2 |
| Profit before tax | 1,282 | (7) | 1,275 | 1,181 |

Balance Sheet Information

| | | | |
|---------------------------------|---------|----------------|----------------|
| Loans and advances to customers | £82.0bn | £82.0bn | £74.7bn |
| Customer accounts | £87.1bn | £87.1bn | £82.3bn |
| Total assets | £87.8bn | £88.5bn | £81.7bn |

Performance Ratios

| | | | |
|------------------------------------|-----|------------|------------|
| Return on average economic capital | 28% | 28% | 28% |
| Cost:income ratio | | | |
| 1 | 57% | 57% | 58% |
| Cost:net income ratio | | | |
| 2 | 66% | 66% | 68% |

Other Financial Measures

| | | | |
|---------------------------------|---------|----------------|----------------|
| Risk Tendency | £470m | £470m | £500m |
| Economic profit | £622m | £617m | £590m |
| Risk weighted assets (Basel I) | £46.0bn | £46.1bn | £43.0bn |
| Risk weighted assets (Basel II) | £30.5bn | £30.5bn | - |
| Staff Numbers | 32,800 | 32,800 | 34,500 |

The cost:income ratio is defined as operating expenses compared to total income net of insurance claims.

2

The cost:net income ratio is defined as operating expenses compared to total income net of insurance claims, less impairment charges.

Barclays Commercial Bank

| | Group | | | |
|---|-------------------|-------------------|------------------|------------------|
| | 2007 as published | structure changes | 2007 as restated | 2006 as restated |
| | £m | £m | £m | £m |
| Net interest income | 1,738 | 9 | 1,747 | 1,710 |
| Net fee and commission income | 749 | 1 | 750 | 643 |
| Net trading income | 9 | - | 9 | 2 |
| Net investment income | 47 | - | 47 | 28 |
| Principal transactions | 56 | - | 56 | 30 |
| Other income | 11 | - | 11 | 21 |
| Total income | 2,554 | 10 | 2,564 | 2,404 |
| Impairment charges | (290) | (2) | (292) | (253) |
| Net income | 2,264 | 8 | 2,272 | 2,151 |
| Operating expenses excluding amortisation of intangible assets | (903) | (21) | (924) | (867) |
| Amortisation of intangible assets | (4) | (1) | (5) | (1) |
| Operating expenses | (907) | (22) | (929) | (868) |
| Share of post-tax results of associates and joint ventures | - | - | - | 3 |
| Profit on disposal of subsidiaries, associates and joint ventures | 14 | - | 14 | 76 |
| Profit before tax | 1,371 | (14) | 1,357 | 1,362 |

Balance Sheet Information

| | | | |
|---------------------------------|---------|---------|---------|
| Loans and advances to customers | £63.3bn | £63.7bn | £56.6bn |
| Customer accounts | £60.8bn | £60.8bn | £57.4bn |
| Total assets | £73.9bn | £74.6bn | £66.2bn |

Performance Ratios

| | | | |
|------------------------------------|-----|-----|-----|
| Return on average economic capital | 30% | 30% | 36% |
| Cost:income ratio | | | |
| 1 | 36% | 36% | 36% |
| Cost:net income ratio | | | |
| 2 | 40% | 41% | 40% |

Other Financial Measures

| | | | |
|--------------------------------|---------|---------|---------|
| Risk Tendency | £305m | £305m | £300m |
| Economic profit | £650m | £635m | £729m |
| Risk weighted assets (Basel I) | £53.8bn | £54.3bn | £50.3bn |

| | | | |
|---------------------------------|---------|----------------|--------------|
| Risk weighted assets (Basel II) | £61.7bn | £62.1bn | - |
| Staff Numbers | 8,400 | 9,200 | 8,100 |

*

In the second half of 2007 certain operations personnel were transferred from UK Retail Banking to Barclays Commercial Bank. The Staff numbers of 8,100 as at 31st December 2007 do not include 900 such personnel.

1

The cost:income ratio is defined as operating expenses compared to total income net of insurance claims.

2

The cost:net income ratio is defined as operating expenses compared to total income net of insurance claims, less impairment charges.

Barclaycard

| | Group | | | |
|--|-------------------|-------------------|------------------|------------------|
| | 2007 as published | structure changes | 2007 as restated | 2006 as restated |
| | £m | £m | £m | £m |
| Net interest income | 1,394 | (20) | 1,374 | 1,363 |
| Net fee and commission income | 1,080 | 63 | 1,143 | 1,183 |
| Net investment income | 11 | - | 11 | 20 |
| Net premiums from insurance contracts | 40 | - | 40 | 18 |
| Other income | (26) | 1 | (25) | - |
| Total income | 2,499 | 44 | 2,543 | 2,584 |
| Net claims and benefits incurred under insurance contracts | (13) | - | (13) | (8) |
| Total income net of insurance claims | 2,486 | 44 | 2,530 | 2,576 |
| Impairment charges | (838) | 11 | (827) | (1,053) |
| Net income | 1,648 | 55 | 1,703 | 1,523 |
| Operating expenses excluding amortisation of intangible assets | (1,073) | 16 | (1,057) | (969) |
| Amortisation of intangible assets | (28) | (8) | (36) | (24) |
| Operating expenses | (1,101) | 8 | (1,093) | (993) |
| Share of post-tax results of associates and joint ventures | (7) | - | (7) | (8) |

| | | | | |
|------------------------------------|---------|----|----------------|----------------|
| Profit before tax | 540 | 63 | 603 | 522 |
| Balance Sheet Information | | | | |
| Loans and advances to customers | £20.1bn | | £19.7bn | £18.1bn |
| Total assets | £22.2bn | | £22.1bn | £20.0bn |
| Performance Ratios | | | | |
| Return on average economic capital | 19% | | 20% | 19% |
| Cost:income ratio 1 | 44% | | 43% | 39% |
| Cost:net income ratio 2 | 67% | | 64% | 65% |
| Other Financial Measures | | | | |
| Risk Tendency | £945m | | £955m | £1,090m |
| Economic profit | £183m | | £213m | £183m |
| Risk weighted assets (Basel I) | £19.9bn | | £19.7bn | £16.9bn |
| Risk weighted assets (Basel II) | £22.4bn | | £22.5bn | - |
| Staff Numbers | 7,800 | | 8,900 | 9,100 |

1

The cost:income ratio is defined as operating expenses compared to total income net of insurance claims.

2

The cost:net income ratio is defined as operating expenses compared to total income net of insurance claims, less impairment charges.

International Retail and Commercial Banking - excluding Absa

Group

| | | |
|-------------------|----------------|------------|
| | | 200 |
| | | 6 |
| 2007 as structure | 2007 as | as |

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| | published £m | changes £m | restated £m | restated £m |
|---|-----------------|---------------|----------------|----------------|
| Net interest income | 753 | (753) | - | - |
| Net fee and commission income | 425 | (425) | - | - |
| Net trading income | 68 | (68) | - | - |
| Net investment income | 109 | (109) | - | - |
| Principal transactions | 177 | (177) | - | - |
| Net premiums from insurance contracts | 145 | (145) | - | - |
| Other income | 9 | (9) | - | - |
| Total income | 1,509 | (1,509) | - | - |
| Net claims and benefits incurred under insurance contracts | (170) | 170 | - | - |
| Total income net of insurance claims | 1,339 | (1,339) | - | - |
| Impairment charges | (79) | 79 | - | - |
| Net income | 1,260 | (1,260) | - | - |
| Operating expenses excluding amortisation of intangible assets | (1,007) | 1,007 | - | - |
| Amortisation of intangible assets | (16) | 16 | - | - |
| Operating expenses | (1,023) | 1,023 | - | - |
| Share of post-tax results of associates and joint ventures | 1 | (1) | - | - |
| Profit on disposal of subsidiaries, associates and joint ventures | 8 | (8) | - | - |
| Profit before tax | 246 | (246) | - | - |

Balance Sheet Information

| | | | |
|---------------------------------|---------|---|---|
| Loans and advances to customers | £39.3bn | - | - |
| Customer accounts | £15.7bn | - | - |
| Total assets | £52.2bn | - | - |

Performance Ratios

| | | | |
|------------------------------------|-----|---|---|
| Return on average economic capital | 11% | - | - |
| Cost:income ratio 1 | 76% | - | - |
| Cost:net income ratio 2 | 81% | - | - |

Other Financial Measures

| | | | |
|---------------------------------|---------|---|---|
| Risk Tendency | £220m | - | - |
| Economic profit | £20m | - | - |
| Risk weighted assets (Basel I) | £29.7bn | - | - |
| Risk weighted assets (Basel II) | £34.6bn | - | - |
| Staff Numbers | 22,100 | - | - |

The cost:income ratio is defined as operating expenses compared to total income net of insurance claims.

2

The cost:net income ratio is defined as operating expenses compared to total income net of insurance claims, less impairment charges.

Global Retail and Commercial Banking -

Absa

| | Group | | 2007 as published | 2007 as restated |
|---|----------------------|---------------------|----------------------|---------------------|
| | structure changes | 2007 as restated | 2007 as restated | 2006 as restated |
| | £m | £m | £m | £m |
| Net interest income | 1,137 | (82) | 1,055 | 983 |
| Net fee and commission income | 785 | (101) | 684 | 754 |
| Net trading income/(loss) | 1 | (1) | - | (11) |
| Net investment income | 70 | - | 70 | 117 |
| Principal transactions | 71 | (1) | 70 | 106 |
| Net premiums from insurance contracts | 227 | - | 227 | 240 |
| Other income | 78 | (1) | 77 | 54 |
| Total income | 2,298 | (185) | 2,113 | 2,137 |
| Net claims and benefits incurred under insurance contracts | (114) | - | (114) | (106) |
| Total income net of insurance claims | 2,184 | (185) | 1,999 | 2,031 |
| Impairment charges | (173) | 27 | (146) | (112) |
| Net income | 2,011 | (158) | 1,853 | 1,919 |
| Operating expenses excluding amortisation of intangible assets | (1,272) | 60 | (1,212) | (1,250) |
| Amortisation of intangible assets | (61) | 6 | (55) | (69) |
| Operating expenses | (1,333) | 66 | (1,267) | (1,319) |
| Share of post-tax results of associates and joint ventures | 6 | - | 6 | 9 |
| Profit on disposal of subsidiaries, associates and joint ventures | 5 | - | 5 | - |
| Profit before tax | 689 | (92) | 597 | 609 |

Balance Sheet Information

| | | | |
|---------------------------------|---------|---------|---------|
| Loans and advances to customers | £30.8bn | £29.9bn | £23.5bn |
| Customer accounts | £13.1bn | £13.0bn | £10.9bn |
| Total assets | £37.3bn | £36.4bn | £29.6bn |

Performance Ratios

| | | | |
|------------------------------------|-----|-----|-----|
| Return on average economic capital | 23% | 20% | 29% |
| Cost:income ratio | 61% | 63% | 65% |
| 1 | | | |
| Cost:net income ratio | 66% | 68% | 69% |
| 2 | | | |

Other Financial Measures

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| | | | |
|---------------------------------|---------|----------------|----------------|
| Risk Tendency | £255m | £190m | £130m |
| Economic profit | £130m | £98m | £138m |
| Risk weighted assets (Basel I) | £23.6bn | £22.4bn | £19.8bn |
| Risk weighted assets (Basel II) | £18.3bn | £17.2bn | - |
| Staff Numbers | 36,200 | 35,800 | 33,000 |

1

The cost:income ratio is defined as operating expenses compared to total income net of insurance claims.

2

The cost:net income ratio is defined as operating expenses compared to total income net of insurance claims, less impairment charges.

Global Retail and Commercial Banking - Western Europe

| | Group | | | |
|--|-------------------|-------------------|------------------|------------------|
| | 2007 as published | structure changes | 2007 as restated | 2006 as restated |
| | £m | £m | £m | £m |
| Net interest income | - | 527 | 527 | 436 |
| Net fee and commission income | - | 322 | 322 | 248 |
| Net trading income | - | 13 | 13 | 14 |
| Net investment income | - | 93 | 93 | 65 |
| Principal transactions | - | 106 | 106 | 79 |
| Net premiums from insurance contracts | - | 145 | 145 | 110 |
| Other income | - | 7 | 7 | 16 |
| Total income | - | 1,107 | 1,107 | 889 |
| Net claims and benefits incurred under insurance contracts | - | (170) | (170) | (138) |
| Total income net of insurance claims | - | 937 | 937 | 751 |
| Impairment charges | - | (76) | (76) | (38) |
| Net income | - | 861 | 861 | 713 |
| Operating expenses excluding amortisation of intangible assets | - | (665) | (665) | (542) |
| Amortisation of intangible assets | - | (8) | (8) | (8) |
| Operating expenses | - | (673) | (673) | (550) |
| Share of post-tax results of associates and joint ventures | - | - | - | (1) |

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| | | | | |
|---|---|-----|-----|-----|
| Profit on disposal of subsidiaries, associates and joint ventures | - | 8 | 8 | - |
| Profit before tax | - | 196 | 196 | 162 |

Balance Sheet Information

| | | | |
|---------------------------------|---|---------|---------|
| Loans and advances to customers | - | £35.0bn | £26.9bn |
| Customer accounts | - | £9.4bn | £6.8bn |
| Total assets | - | £43.7bn | £33.5bn |

Performance Ratios

| | | | |
|------------------------------------|---|-----|-----|
| Return on average economic capital | - | 11% | 11% |
| Cost:income ratio | - | 72% | 73% |
| 1 | - | 72% | 73% |
| Cost:net income ratio | - | 78% | 77% |
| 2 | - | 78% | 77% |

Other Financial Measures

| | | | |
|---------------------------------|---|---------|---------|
| Risk Tendency | - | £135m | £90m |
| Economic profit | - | £16m | £9m |
| Risk weighted assets (Basel I) | - | £24.5bn | £17.6bn |
| Risk weighted assets (Basel II) | - | £25.1bn | - |
| Staff Numbers | - | 8,800 | 6,600 |

1

The cost:income ratio is defined as operating expenses compared to total income net of insurance claims.

2

The cost:net income ratio is defined as operating expenses compared to total income net of insurance claims, less impairment charges.

Global Retail and Commercial Banking - Emerging Markets

| | | | |
|-------|--|--|-----------------|
| Group | | | |
| | | | 200 |
| | | | 6 |
| | | | as |
| | | | restated |
| | | | restated |
| | | | £m |
| | | | £m |
| | | | £m |
| | | | £m |

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| | | | | |
|---|---|-------|--------------|--------------|
| Net interest income | - | 319 | 319 | 246 |
| Net fee and commission income | - | 140 | 140 | 141 |
| Net trading income | - | 56 | 56 | 3 |
| Net investment income | - | 16 | 16 | 1 |
| Principal transactions | - | 72 | 72 | 4 |
| Net premiums from insurance contracts | - | - | - | 1 |
| Other income | - | 2 | 2 | 4 |
| Total income | - | 533 | 533 | 396 |
| Net claims and benefits incurred under insurance contracts | - | - | - | - |
| Total income net of insurance claims | - | 533 | 533 | 396 |
| Impairment charges | - | (39) | (39) | (30) |
| Net income | - | 494 | 494 | 366 |
| Operating expenses excluding amortisation of intangible assets | - | (391) | (391) | (269) |
| Amortisation of intangible assets | - | (4) | (4) | (1) |
| Operating expenses | - | (395) | (395) | (270) |
| Share of post-tax results of associates and joint ventures | - | 1 | 1 | 41 |
| Profit on disposal of subsidiaries, associates and joint ventures | - | - | - | 247 |
| Profit before tax | - | 100 | 100 | 384 |

Balance Sheet Information

| | | | |
|---------------------------------|---|---------------|---------------|
| Loans and advances to customers | - | £5.1bn | £2.7bn |
| Customer accounts | - | £6.2bn | £4.2bn |
| Total assets | - | £9.2bn | £5.2bn |

Performance Ratios

| | | | |
|------------------------------------|---|------------|-------------|
| Return on average economic capital | - | 15% | 103% |
| Cost:income ratio | - | 74% | 68% |
| ¹ | - | | |
| Cost:net income ratio | - | 80% | 74% |
| ² | - | | |

Other Financial Measures

| | | | |
|---------------------------------|---|----------------|---------------|
| Risk Tendency | - | £140m | £35m |
| Economic profit | - | £26m | £308m |
| Risk weighted assets (Basel I) | - | £6.1bn | £3.3bn |
| Risk weighted assets (Basel II) | - | £10.2bn | - |
| Staff Numbers | - | 11,800 | 7,600 |

1

The cost:income ratio is defined as operating expenses compared to total income net of insurance claims.

2

The cost:net income ratio is defined as operating expenses compared to total income net of insurance claims, less impairment charges.

Barclays Capital

| | Group | | | |
|--|-------------------|-------------------|------------------|-------------------|
| | 2007 as published | structure changes | 2007 as restated | 2006 as published |
| | £m | £m | £m | £m |
| Net interest income | 1,179 | - | 1,179 | 1,158 |
| Net fee and commission income | 1,235 | - | 1,235 | 952 |
| Net trading income | 3,739 | - | 3,739 | 3,562 |
| Net investment income | 953 | - | 953 | 573 |
| Principal transactions | 4,692 | - | 4,692 | 4,135 |
| Other income | 13 | - | 13 | 22 |
| Total income | 7,119 | - | 7,119 | 6,267 |
| Impairment charges and other credit provisions | (846) | - | (846) | (42) |
| Net income | 6,273 | - | 6,273 | 6,225 |
| Operating expenses excluding amortisation of intangible assets | (3,919) | - | (3,919) | (3,996) |
| Amortisation of intangible assets | (54) | - | (54) | (13) |
| Operating expenses | (3,973) | - | (3,973) | (4,009) |
| Share of post-tax results of associates and joint ventures | 35 | - | 35 | - |
| Profit before tax | 2,335 | - | 2,335 | 2,216 |

Balance Sheet Information

| | | | |
|--------------|----------|----------|----------|
| Total assets | £839.7bn | £839.9bn | £657.9bn |
|--------------|----------|----------|----------|

Performance Ratios

| | | | |
|------------------------------------|-----|-----|-----|
| Return on average economic capital | 33% | 33% | 41% |
| Cost:income ratio | | | |
| 1 | 56% | 56% | 64% |
| Cost:net income ratio | | | |
| 2 | 63% | 63% | 64% |

Other Financial Measures

| | | | |
|---|----------|----------|----------|
| Risk Tendency | £140m | £140m | £95m |
| Economic profit | £1,172m | £1,172m | £1,181m |
| Risk weighted assets (Basel I) | £169.1bn | £169.1bn | £137.6bn |
| Risk weighted assets (Basel II) | £173.0bn | £173.0bn | - |
| Average DVaR | £42.0m | £42.0m | £37.1m |
| Average net income generated per member of staff ('000) | £466 | £466 | £575 |
| Corporate lending portfolio | £52.3bn | £52.3bn | £40.6bn |
| Staff Numbers | 16,200 | 16,200 | 13,200 |

1

The cost:income ratio is defined as operating expenses compared to total income net of insurance claims.

2

The cost:net income ratio is defined as operating expenses compared to total income net of insurance claims, less impairment charges.

Barclays Global Investors

| | Group | | | |
|--|-------------------|-------------------|-------------------|-------------------|
| | 2007 as published | structure changes | 2007 as published | 2006 as published |
| | £m | £m | £m | £m |
| Net interest (expense)/income | (8) | - | (8) | 10 |
| Net fee and commission income | 1,936 | - | 1,936 | 1,651 |
| Net trading income | 5 | - | 5 | 2 |
| Net investment (expense)/income | (9) | - | (9) | 2 |
| Principal transactions | (4) | - | (4) | 4 |
| Other Income | 2 | - | 2 | - |
| Total income | 1,926 | - | 1,926 | 1,665 |
| Operating expenses excluding amortisation of intangible assets | (1,184) | - | (1,184) | (946) |
| Amortisation of intangible assets | (8) | - | (8) | (5) |
| Operating expenses | (1,192) | - | (1,192) | (951) |
| Profit before tax | 734 | - | 734 | 714 |

Balance Sheet Information

| | | | |
|--------------|---------|---------|---------|
| Total assets | £89.2bn | £89.2bn | £80.5bn |
|--------------|---------|---------|---------|

Performance Ratios

| | | | |
|------------------------------------|------|------|------|
| Return on average economic capital | 241% | 241% | 228% |
| Cost:income ratio | 62% | 62% | 57% |

1

Other Financial Measures

| | | | |
|---|--------|---------------|---------------|
| Economic profit | £430m | £430m | £376m |
| Risk weighted assets (Basel I) | £2.0bn | £2.0bn | £1.4bn |
| Risk weighted assets (Basel II) | £4.3bn | £4.3bn | - |
| Average income generated per member of staff ('000) | £631 | £631 | £666 |
| Staff Numbers | 3,400 | 3,400 | 2,700 |

1

The cost:income ratio is defined as operating expenses compared to total income net of insurance claims.

Barclays Wealth

| | Group | | | |
|-------------------------------|-------------------|-------------------|------------------|-------------------|
| | 2007 as published | structure changes | 2007 as restated | 2006 as published |
| | £m | £m | £m | £m |
| Net interest income | 431 | - | 431 | 392 |
| Net fee and commission income | 739 | - | 739 | 674 |
| Net trading income | 3 | - | 3 | 2 |
| Net investment income | 52 | - | 52 | 154 |
| Principal transactions | 55 | - | 55 | 156 |

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| | | | | |
|--|-------|---|--------------|--------------|
| Net premiums from insurance contracts | 195 | - | 195 | 210 |
| Other income | 19 | - | 19 | 16 |
| Total income | 1,439 | - | 1,439 | 1,448 |
| Net claims and benefits incurred under insurance contracts | (152) | - | (152) | (288) |
| Total income net of insurance claims | 1,287 | - | 1,287 | 1,160 |
| Impairment charges | (7) | - | (7) | (2) |
| Net income | 1,280 | - | 1,280 | 1,158 |
| Operating expenses excluding amortisation of intangible assets | (967) | - | (967) | (909) |
| Amortisation of intangible assets | (6) | - | (6) | (4) |
| Operating expenses | (973) | - | (973) | (913) |
| Profit before tax | 307 | - | 307 | 245 |

Balance Sheet Information

| | | | |
|---------------------------------|---------|----------------|----------------|
| Loans and advances to customers | £9.0bn | £9.0bn | £6.2bn |
| Customer accounts | £34.4bn | £34.4bn | £28.3bn |
| Total assets | £18.0bn | £18.2bn | £15.0bn |

Performance Ratios

| | | | |
|------------------------------------|-----|------------|------------|
| Return on average economic capital | 51% | 51% | 40% |
| Cost:income ratio ¹ | 76% | 76% | 79% |

Other Financial Measures

| | | | |
|--|--------|---------------|---------------|
| Risk Tendency | £10m | £10m | £10m |
| Economic profit | £233m | £233m | £130m |
| Risk weighted assets (Basel I) | £7.7bn | £7.7bn | £6.1bn |
| Risk weighted assets (Basel II) | £8.0bn | £8.0bn | - |
| Average income generated per member of staff | £188 | £188 | £181 |
| Staff Numbers | 6,900 | 6,900 | 6,600 |

1

The cost:income ratio is defined as operating expenses compared to total income net of insurance claims.

2

The cost:net income ratio is defined as operating expenses compared to total income net of insurance claims, less impairment charges.

**Head Office Functions
and Other Operations**

| | Group | | | 2006 |
|--|-------------------|-------------------|------------------|---------------|
| | 2007 as published | structure changes | 2007 as restated | as published |
| | £m | £m | £m | £m |
| Net interest income | 128 | - | 128 | 80 |
| Net fee and commission income | (424) | - | (424) | (301) |
| Net trading (loss)/income | (66) | - | (66) | 40 |
| Net investment (expense)/income | (17) | - | (17) | 2 |
| Principal transactions | (83) | - | (83) | 42 |
| Net premiums from insurance contracts | 152 | - | 152 | 139 |
| Other income | 35 | - | 35 | 39 |
| Total income | (192) | - | (192) | (1) |
| Impairment (charges)/releases | (3) | - | (3) | 11 |
| Net income | (195) | - | (195) | 10 |
| Operating expenses excluding amortisation of intangible assets | (233) | - | (233) | (259) |
| Amortisation of intangible assets | (1) | - | (1) | (10) |
| Operating expenses | (234) | - | (234) | (269) |
| Profit on disposal of associates and joint ventures | 1 | - | 1 | - |
| Loss before tax | (428) | - | (428) | (259) |
| Balance Sheet Information | | | | |
| Total assets | £7.1bn | | £5.7bn | £7.1bn |
| Performance Ratios | | | | |
| Risk Tendency | £10m | | £10m | £10m |
| Risk weighted assets (Basel I) | £1.6bn | | £1.6bn | £1.9bn |
| Risk weighted assets (Basel II) | £1.1bn | | £1.1bn | - |
| Staff Numbers | 1,100 | | 1,100 | 1,200 |

1

The cost:income ratio is defined as operating expenses compared to total income net of insurance claims.

2

The cost:net income ratio is defined as operating expenses compared to total income net of insurance claims, less impairment charges.

Risk Weighted Assets

(
Basel
I)

Group

| | 2007 as Published £m | structure changes £m | 2007 as restated £m | 2006 as restated £m |
|--|----------------------------|----------------------------|---------------------------|---------------------------|
| UK | | | | |
| Retail Banking | 45,992 | 67 | 46,059 | 43,020 |
| Barclays Commercial Bank | 53,844 | 481 | 54,325 | 50,302 |
| Barclaycard | 19,929 | (239) | 19,690 | 16,873 |
| IRCB | | | | |
| - ex Absa | 29,667 | (29,667) | - | - |
| GRCB - Absa | 23,602 | (1,154) | 22,448 | 19,809 |
| GRCB - | | | | |
| Western Europe | - | 24,462 | 24,462 | 17,567 |
| GRCB - Emerging Markets | - | 6,050 | 6,050 | 3,255 |
| Barclays Capital | 169,124 | - | 169,124 | 137,635 |
| Barclays Global Investors | 1,994 | - | 1,994 | 1,375 |
| Barclays Wealth | 7,692 | - | 7,692 | 6,077 |
| Head office functions and other operations | 1,632 | - | 1,632 | 1,920 |
| | 353,476 | - | 353,476 | 297,833 |

Risk Weighted Assets (
Basel
II)

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Group

| | 2007 | structure | 2007 as | 2006 as |
|--|---------|-----------|----------------|----------|
| | 2007 | changes | restated | restated |
| | £m | £m | £m | £m |
| UK | | | | |
| Retail Banking | 30,469 | 71 | 30,540 | - |
| Barclays Commercial Bank | 61,665 | 391 | 62,056 | - |
| Barclaycard | 22,446 | 11 | 22,457 | - |
| IRCB | | | | |
| - ex Absa | 34,649 | (34,649) | - | - |
| GRCB - Absa | 18,297 | (1,084) | 17,213 | - |
| GRCB - | | | | |
| Western Europe | - | 25,084 | 25,084 | - |
| GRCB - Emerging Markets | - | 10,176 | 10,176 | - |
| Barclays Capital | 172,974 | - | 172,974 | - |
| Barclays Global Investors | 4,266 | - | 4,266 | - |
| Barclays Wealth | 8,011 | - | 8,011 | - |
| Head office functions and other operations | 1,101 | - | 1,101 | - |
| | 353,878 | - | 353,878 | - |

Profit before tax net of restatements

Half-year

ended

| | 2007 | 31.12.07 | 30.06.07 |
|---------------------------|--------------|----------|----------|
| | £m | £m | £m |
| UK | | | |
| Retail Banking | 1,275 | 629 | 646 |
| Barclays Commercial Bank | 1,357 | 651 | 706 |
| Barclaycard | 603 | 304 | 299 |
| GRCB - Absa | 597 | 326 | 271 |
| GRCB - | | | |
| Western Europe | 196 | 91 | 105 |
| GRCB - Emerging Markets | 100 | 40 | 60 |
| Barclays Capital | 2,335 | 675 | 1,660 |
| Barclays Global Investors | 734 | 346 | 388 |
| Barclays Wealth | 307 | 134 | 173 |

| | | | |
|--|--------------|-------|-------|
| Head office functions and other operations | (428) | (221) | (207) |
| Profit before tax | 7,076 | 2,975 | 4,101 |

UK Retail Banking

| | Half-year ended | | |
|--|-----------------|----------------|----------------|
| | 2007 £m | 31.12.07 £m | 30.06.07 £m |
| Net interest income | 2,858 | 1,451 | 1,407 |
| Net fee and commission income | 1,183 | 583 | 600 |
| Net premiums from insurance contracts | 252 | 165 | 87 |
| Other income | 47 | (2) | 49 |
| Total income | 4,340 | 2,197 | 2,143 |
| Net claims and benefits incurred under insurance contracts | (43) | (21) | (22) |
| Total income net of insurance claims | 4,297 | 2,176 | 2,121 |
| Impairment charges | (559) | (282) | (277) |
| Net income | 3,738 | 1,894 | 1,844 |
| Operating expenses excluding amortisation of intangible assets | (2,461) | (1,266) | (1,195) |
| Amortisation of intangible assets | (9) | (5) | (4) |
| Operating expenses | (2,470) | (1,271) | (1,199) |
| Share of post-tax results of associates and joint ventures | 7 | 6 | 1 |
| Profit before tax | 1,275 | 629 | 646 |

Balance Sheet Information

| | | |
|---------------------------------|---------|---------|
| Loans and advances to customers | £82.0bn | £77.5bn |
| Customer accounts | £87.1bn | £84.5bn |
| Total assets | £88.5bn | £84.3bn |

Performance Ratios

| | | | |
|------------------------------------|------------|-----|-----|
| Return on average economic capital | 28% | 28% | 28% |
| Cost:income ratio | 57% | 58% | 57% |
| 1 | | | |
| Cost:net income ratio | 66% | 67% | 65% |
| 2 | | | |

Other Financial Measures

| | | |
|---------------------------------|---------|---------|
| Risk Tendency | £470m | £580m |
| Economic profit | £306m | £311m |
| Risk weighted assets (Basel I) | £46.1bn | £42.5bn |
| Risk weighted assets (Basel II) | £30.5bn | - |

Staff Numbers 32,800 33,900

1

The cost:income ratio is defined as operating expenses compared to total income net of insurance claims.

2

The cost:net income ratio is defined as operating expenses compared to total income net of insurance claims, less impairment charges.

Barclays Commercial Bank

| | Half-year | | |
|---|--------------|----------|----------|
| | ended | | |
| | 2007 | 31.12.07 | 30.06.07 |
| | £m | £m | £m |
| Net interest income | | | |
| | 1,747 | 880 | 867 |
| Net fee and commission income | 750 | 398 | 352 |
| Net trading income | 9 | 7 | 2 |
| Net investment income | 47 | 17 | 30 |
| Principal transactions | 56 | 24 | 32 |
| Other income | 11 | 5 | 6 |
| Total income | 2,564 | 1,307 | 1,257 |
| Impairment charges | (292) | (168) | (124) |
| Net income | 2,272 | 1,139 | 1,133 |
| Operating expenses excluding amortisation of intangible assets | (924) | (499) | (425) |
| Amortisation of intangible assets | (5) | (3) | (2) |
| Operating expenses | (929) | (502) | (427) |
| Share of post-tax results of associates and joint ventures | - | - | - |
| Profit on disposal of subsidiaries, associates and joint ventures | 14 | 14 | - |
| Profit before tax | 1,357 | 651 | 706 |

Balance Sheet Information

| | | |
|---------------------------------|---------|---------|
| Loans and advances to customers | £63.7bn | £60.4bn |
| Customer accounts | £60.8bn | £59.8bn |
| Total assets | £74.6bn | £69.8bn |

Performance Ratios

| | | | |
|------------------------------------|------------|-----|-----|
| Return on average economic capital | 30% | 29% | 31% |
| Cost:income ratio 1 | 36% | 38% | 34% |
| Cost:net income ratio 2 | 41% | 44% | 38% |

Other Financial Measures

| | | |
|---------------------------------|---------|---------|
| Risk Tendency | £305m | £290m |
| Economic profit | £303m | £332m |
| Risk weighted assets (Basel I) | £54.3bn | £51.1bn |
| Risk weighted assets (Basel II) | £62.1bn | - |

Staff Numbers

| | | |
|---|-------|-------|
| * | 9,200 | 7,900 |
|---|-------|-------|

*

In the second half of 2007 certain operations personnel were transferred from UK Retail Banking to Barclays Commercial Bank. The Staff numbers of 7,900 as at 30th June 2007 do not include 1,200 such personnel.

1

The cost:income ratio is defined as operating expenses compared to total income net of insurance claims.

2

The cost:net income ratio is defined as operating expenses compared to total income net of insurance claims, less impairment charges.

Barclaycard

| | Half-year | | |
|--|----------------|----------|----------|
| | ended | | |
| | 2007 | 31.12.07 | 30.06.07 |
| | £m | £m | £m |
| Net interest income | | | |
| | 1,374 | 688 | 686 |
| Net fee and commission income | 1,143 | 567 | 576 |
| Net trading income | - | (2) | 2 |
| Net investment income | 11 | 11 | - |
| Net premiums from insurance contracts | 40 | 19 | 21 |
| Other income | (25) | (2) | (23) |
| Total income | 2,543 | 1,281 | 1,262 |
| Net claims and benefits incurred under insurance contracts | (13) | (6) | (7) |
| Total income net of insurance claims | 2,530 | 1,275 | 1,255 |
| Impairment charges | (827) | (392) | (435) |
| Net income | 1,703 | 883 | 820 |
| Operating expenses excluding amortisation of intangible assets | (1,057) | (553) | (504) |
| Amortisation of intangible assets | (36) | (21) | (15) |
| Operating expenses | (1,093) | (574) | (519) |
| Share of post-tax results of associates and joint ventures | (7) | (5) | (2) |
| Profit before tax | 603 | 304 | 299 |

Balance Sheet Information

| | | |
|---------------------------------|---------|---------|
| Loans and advances to customers | £19.7bn | £18.2bn |
| Total assets | £22.1bn | £20.4bn |

Performance Ratios

| | | | |
|------------------------------------|------------|-----|-----|
| Return on average economic capital | 20% | 20% | 21% |
| Cost:income ratio | | | |
| 1 | 43% | 45% | 41% |
| Cost:net income ratio | | | |
| 2 | 64% | 65% | 63% |

Other Financial Measures

| | | |
|---------------------------------|---------|---------|
| Risk Tendency | £955m | £975m |
| Economic profit | £98m | £115m |
| Risk weighted assets (Basel I) | £19.7bn | £16.9bn |
| Risk weighted assets (Basel II) | £22.5bn | - |
| Staff Numbers | 8,900 | 8,700 |

1

The cost:income ratio is defined as operating expenses compared to total income net of insurance claims.

2

The cost:net income ratio is defined as operating expenses compared to total income net of insurance claims, less impairment charges.

Global Retail and Commercial Banking -

Absa

| | Half-year ended | | |
|---|--------------------|----------|----------|
| | 2007 | 31.12.07 | 30.06.07 |
| | £m | £m | £m |
| Net interest income | | | |
| | 1,055 | 582 | 473 |
| Net fee and commission income | 684 | 344 | 340 |
| Net trading income | - | 2 | (2) |
| Net investment income | 70 | 23 | 47 |
| Principal transactions | 70 | 25 | 45 |
| Net premiums from insurance contracts | 227 | 110 | 117 |
| Other income | 77 | 40 | 37 |
| Total income | 2,113 | 1,101 | 1,012 |
| Net claims and benefits incurred under insurance contracts | (114) | (59) | (55) |
| Total income net of insurance claims | 1,999 | 1,042 | 957 |
| Impairment charges | (146) | (90) | (56) |
| Net income | 1,853 | 952 | 901 |
| Operating expenses excluding amortisation of intangible assets | (1,212) | (605) | (607) |
| Amortisation of intangible assets | (55) | (30) | (25) |
| Operating expenses | (1,267) | (635) | (632) |
| Share of post-tax results of associates and joint ventures | 6 | 5 | 1 |
| Profit on disposal of subsidiaries, associates and joint ventures | 5 | 4 | 1 |
| Profit before tax | 597 | 326 | 271 |

Balance Sheet Information

Loans and advances to customers £29.9bn £25.4bn

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| | | |
|-------------------|---------|---------|
| Customer accounts | £13.0bn | £12.2bn |
| Total assets | £36.4bn | £31.9bn |

Performance Ratios

| | | | |
|------------------------------------|------------|-----|-----|
| Return on average economic capital | 20% | 22% | 18% |
| Cost:income ratio 1 | 63% | 61% | 66% |
| Cost:net income ratio 2 | 68% | 67% | 70% |

Other Financial Measures

| | | |
|---------------------------------|---------|---------|
| Risk Tendency | £190m | £185m |
| Economic profit | £59m | £39m |
| Risk weighted assets (Basel I) | £22.4bn | £20.7bn |
| Risk weighted assets (Basel II) | £17.2bn | - |
| Staff Numbers | 35,800 | 33,100 |

1

The cost:income ratio is defined as operating expenses compared to total income net of insurance claims.

2

The cost:net income ratio is defined as operating expenses compared to total income net of insurance claims, less impairment charges.

Global Retail and Commercial Banking - Western Europe

| | Half-year ended | | |
|---------------------|-----------------|----------|----------|
| | 2007 | 31.12.07 | 30.06.07 |
| | £m | £m | £m |
| Net interest income | 527 | 284 | 243 |

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| | | | |
|---|--------------|-------|-------|
| Net fee and commission income | 322 | 166 | 156 |
| Net trading income | 13 | 7 | 6 |
| Net investment income | 93 | 46 | 47 |
| Principal transactions | 106 | 53 | 53 |
| Net premiums from insurance contracts | 145 | 100 | 45 |
| Other income | 7 | 4 | 3 |
| Total income | 1,107 | 607 | 500 |
| Net claims and benefits incurred under insurance contracts | (170) | (110) | (60) |
| Total income net of insurance claims | 937 | 497 | 440 |
| Impairment charges | (76) | (44) | (32) |
| Net income | 861 | 453 | 408 |
| Operating expenses excluding amortisation of intangible assets | (665) | (362) | (303) |
| Amortisation of intangible assets | (8) | (4) | (4) |
| Operating expenses | (673) | (366) | (307) |
| Profit on disposal of subsidiaries, associates and joint ventures | 8 | 4 | 4 |
| Profit before tax | 196 | 91 | 105 |

Balance Sheet Information

| | | |
|---------------------------------|---------|---------|
| Loans and advances to customers | £35.0bn | £29.7bn |
| Customer accounts | £9.4bn | £7.7bn |
| Total assets | £43.7bn | £36.7bn |

Performance Ratios

| | | | |
|------------------------------------|------------|-----|-----|
| Return on average economic capital | 11% | 10% | 12% |
| Cost:income ratio | 72% | 74% | 70% |
| 1 | | | |
| Cost:net income ratio | 78% | 81% | 75% |
| 2 | | | |

Other Financial Measures

| | | |
|---------------------------------|---------|---------|
| Risk Tendency | £135m | £105m |
| Economic profit | £2m | £14m |
| Risk weighted assets (Basel I) | £24.5bn | £20.4bn |
| Risk weighted assets (Basel II) | £25.1bn | - |
| Staff Numbers | 8,800 | 7,600 |

The cost:income ratio is defined as operating expenses compared to total income net of insurance claims.

2

The cost:net income ratio is defined as operating expenses compared to total income net of insurance claims, less impairment charges.

Global Retail and Commercial Banking - Emerging Markets

| | Half-year | | |
|--|--------------|----------|----------|
| | ended | | |
| | 2007 | 31.12.07 | 30.06.07 |
| | £m | £m | £m |
| Net interest income | | | |
| | 319 | 181 | 138 |
| Net fee and commission income | 140 | 71 | 69 |
| Net trading income | 56 | 42 | 14 |
| Net investment income | 16 | 13 | 3 |
| Principal transactions | 72 | 55 | 17 |
| Other income | 2 | 5 | (3) |
| Total income | 533 | 312 | 221 |
| Impairment charges | (39) | (27) | (12) |
| Net income | 494 | 285 | 209 |
| Operating expenses excluding amortisation of intangible assets | (391) | (239) | (152) |
| Amortisation of intangible assets | (4) | (7) | 3 |
| Operating expenses | (395) | (246) | (149) |
| Share of post-tax results of associates and joint ventures | 1 | 1 | - |
| Profit before tax | 100 | 40 | 60 |

Balance Sheet Information

| | | |
|---------------------------------|--------|--------|
| Loans and advances to customers | £5.1bn | £3.4bn |
| Customer accounts | £6.2bn | £4.8bn |
| Total assets | £9.2bn | £6.3bn |

Performance Ratios

| | | | |
|------------------------------------|------------|-----|-----|
| Return on average economic capital | 15% | 7% | 27% |
| Cost:income ratio | 74% | 79% | 67% |
| 1 | | | |
| Cost:net income ratio | 80% | 86% | 71% |
| 2 | | | |

Other Financial Measures

| | | |
|---------------------------------|---------|--------|
| Risk Tendency | £140m | £50m |
| Economic profit | £(3m) | £29m |
| Risk weighted assets (Basel I) | £6.1bn | £4.0bn |
| Risk weighted assets (Basel II) | £10.2bn | - |

Staff Numbers 11,800 9,600

1

The cost:income ratio is defined as operating expenses compared to total income net of insurance claims.

2

The cost:net income ratio is defined as operating expenses compared to total income net of insurance claims, less impairment charges.

Barclays Capital

| | Half-year ended | | |
|--|--------------------|----------|----------|
| | 2007 | 31.12.07 | 30.06.07 |
| | £m | £m | £m |
| Net interest income | | | |
| | 1,179 | 612 | 567 |
| Net fee and commission income | 1,235 | 621 | 614 |
| Net trading income | 3,739 | 978 | 2,761 |
| Net investment income | 953 | 747 | 206 |
| Principal transactions | 4,692 | 1,725 | 2,967 |
| Other income | 13 | 8 | 5 |
| Total income | 7,119 | 2,966 | 4,153 |
| Impairment charges and other credit provisions | (846) | (836) | (10) |
| Net income | 6,273 | 2,130 | 4,143 |
| Operating expenses excluding amortisation of intangible assets | (3,919) | (1,466) | (2,453) |
| Amortisation of intangible assets | (54) | (24) | (30) |
| Operating expenses | (3,973) | (1,490) | (2,483) |
| Share of post-tax results of associates and joint ventures | 35 | 35 | - |

| | | | |
|-------------------|--------------|-----|-------|
| Profit before tax | 2,335 | 675 | 1,660 |
|-------------------|--------------|-----|-------|

Balance Sheet Information

| | | | |
|--------------|--|----------|----------|
| Total assets | | £839.9bn | £796.4bn |
|--------------|--|----------|----------|

Performance Ratios

| | | | |
|------------------------------------|------------|-----|-----|
| Return on average economic capital | 33% | 17% | 54% |
|------------------------------------|------------|-----|-----|

| | | | |
|-------------------|------------|-----|-----|
| Cost:income ratio | 56% | 50% | 60% |
|-------------------|------------|-----|-----|

| | | | |
|----------------------------|------------|-----|-----|
| 1 Cost:net income ratio | 63% | 70% | 60% |
|----------------------------|------------|-----|-----|

Other Financial Measures

| | | | |
|---------------|--|-------|-------|
| Risk Tendency | | £140m | £110m |
|---------------|--|-------|-------|

| | | | |
|-----------------|--|-------|-------|
| Economic profit | | £203m | £969m |
|-----------------|--|-------|-------|

| | | | |
|--------------------------------|--|----------|----------|
| Risk weighted assets (Basel I) | | £169.1bn | £152.5bn |
|--------------------------------|--|----------|----------|

| | | | |
|---------------------------------|--|----------|---|
| Risk weighted assets (Basel II) | | £173.0bn | - |
|---------------------------------|--|----------|---|

| | | | |
|--------------|--|--------|--------|
| Average DVaR | | £42.0m | £39.3m |
|--------------|--|--------|--------|

| | | | |
|---|--|------|------|
| Average net income generated per member of staff ('000) | | £137 | £329 |
|---|--|------|------|

| | | | |
|---------------|--|--------|--------|
| Staff Numbers | | 16,200 | 15,700 |
|---------------|--|--------|--------|

1

The cost:income ratio is defined as operating expenses compared to total income net of insurance claims.

2

The cost:net income ratio is defined as operating expenses compared to total income net of insurance claims, less impairment charges.

Barclays Global Investors

Half-year

ended

| | 2007 | 31.12.07 | 30.06.07 |
|--|----------------|----------|----------|
| | £m | £m | £m |
| Net interest (expense)/income | (8) | (6) | (2) |
| Net fee and commission income | 1,936 | 996 | 940 |
| Net trading income | 5 | 4 | 1 |
| Net investment income | (9) | (12) | 3 |
| Principal transactions | (4) | (8) | 4 |
| Other Income | 2 | 1 | 1 |
| Total income | 1,926 | 983 | 943 |
| Operating expenses excluding amortisation of intangible assets | (1,184) | (633) | (551) |
| Amortisation of intangible assets | (8) | (4) | (4) |
| Operating expenses | (1,192) | (637) | (555) |
| Profit before tax | 734 | 346 | 388 |

Balance Sheet Information

| | | |
|--------------|---------|---------|
| Total assets | £89.2bn | £90.4bn |
|--------------|---------|---------|

Performance Ratios

| | | | |
|------------------------------------|-------------|------|------|
| Return on average economic capital | 241% | 244% | 238% |
| Cost:income ratio | 62% | 65% | 59% |

Other Financial Measures

| | | |
|---|--------|--------|
| Economic profit | £220m | £210m |
| Risk weighted assets (Basel I) | £2.0bn | £1.6bn |
| Risk weighted assets (Basel II) | £4.3bn | - |
| Average income generated per member of staff ('000) | £306 | £325 |
| Staff Numbers | 3,400 | 3,100 |

1

The cost:income ratio is defined as operating expenses compared to total income net of insurance claims.

2

The cost:net income ratio is defined as operating expenses compared to total income net of insurance claims, less impairment charges.

Barclays Wealth

| | Half-year | | |
|--|--------------|----------|----------|
| | | ended | |
| | 2007 | 31.12.07 | 30.06.07 |
| | £m | £m | £m |
| Net interest income | | | |
| | 431 | 226 | 205 |
| Net fee and commission income | 739 | 380 | 359 |
| Net trading income | 3 | (4) | 7 |
| Net investment income | 52 | (7) | 59 |
| Principal transactions | 55 | (11) | 66 |
| Net premiums from insurance contracts | 195 | 95 | 100 |
| Other income | 19 | 10 | 9 |
| Total income | 1,439 | 700 | 739 |
| Net claims and benefits incurred under insurance contracts | (152) | (48) | (104) |
| Total income net of insurance claims | 1,287 | 652 | 635 |
| Impairment charges | (7) | (5) | (2) |
| Net income | 1,280 | 647 | 633 |
| Operating expenses excluding amortisation of intangible assets | (967) | (509) | (458) |
| Amortisation of intangible assets | (6) | (4) | (2) |
| Operating expenses | (973) | (513) | (460) |
| Profit before tax | 307 | 134 | 173 |

Balance Sheet Information

| | | |
|---------------------------------|---------|---------|
| Loans and advances to customers | £9.0bn | £7.1bn |
| Customer accounts | £34.4bn | £30.9bn |
| Total assets | £18.2bn | £16.7bn |

Performance Ratios

| | | | |
|------------------------------------|------------|-----|-----|
| Return on average economic capital | 51% | 47% | 56% |
| Cost:income ratio | 76% | 79% | 72% |

1

Other Financial Measures

| | | |
|---------------|------|------|
| Risk Tendency | £10m | £10m |
|---------------|------|------|

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| | | |
|--|--------|--------|
| Economic profit | £119m | £114m |
| Risk weighted assets (Basel I) | £7.7bn | £6.9bn |
| Risk weighted assets (Basel II) | £8.0bn | - |
| Average income generated per member of staff | £94 | £94 |
| Staff Numbers | 6,900 | 6,900 |

1

The cost:income ratio is defined as operating expenses compared to total income net of insurance claims.

2

The cost:net income ratio is defined as operating expenses compared to total income net of insurance claims, less impairment charges.

**Head Office Functions
and Other Operations**

| | Half-year | | |
|--|-----------|----------|----------|
| | ended | | |
| | 2007 | 31.12.07 | 30.06.07 |
| | £m | £m | £m |
| Net interest income | 128 | 123 | 5 |
| Net fee and commission expense | (424) | (230) | (194) |
| Net trading loss | (66) | (86) | 20 |
| Net investment expense | (17) | (18) | 1 |
| Principal transactions | (83) | (104) | 21 |
| Net premiums from insurance contracts | 152 | 80 | 72 |
| Other income | 35 | 19 | 16 |
| Total income | (192) | (112) | (80) |
| Impairment charges | (3) | 8 | (11) |
| Net loss | (195) | (104) | (91) |
| Operating expenses excluding amortisation of intangible assets | (233) | (121) | (112) |

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| | | | |
|---|-------|-------|-------|
| Amortisation of intangible assets | (1) | 3 | (4) |
| Operating expenses | (234) | (118) | (116) |
| Profit on disposal of associates and joint ventures | 1 | 1 | - |
| Loss before tax | (428) | (221) | (207) |

Balance Sheet Information

| | | |
|--------------|--------|--------|
| Total assets | £5.7bn | £5.4bn |
|--------------|--------|--------|

Performance Ratios

| | | |
|---------------------------------|--------|--------|
| Risk Tendency | £10m | £5m |
| Risk weighted assets (Basel I) | £1.6bn | £1.5bn |
| Risk weighted assets (Basel II) | £1.1bn | - |
| Staff Numbers | 1,100 | 1,200 |

Restated Total Assets

| | | As at | |
|--|------------------|-----------|---------|
| | | 3 | 1 |
| | | 0 | . |
| | | . | 12 |
| | | 06 | .0 |
| | 31.12.07 | .07 | 6 |
| | £m | £m | £m |
| UK | | | |
| Retail Banking | 88,477 | 84,267 | 81,693 |
| Barclays Commercial Bank | 74,566 | 69,830 | 66,224 |
| Barclaycard | 22,121 | 20,362 | 20,033 |
| GRCB - Absa | 36,368 | 31,908 | 29,590 |
| GRCB - Western Europe | 43,702 | 36,724 | 33,487 |
| GRCB - Emerging Markets | 9,188 | 6,323 | 5,219 |
| Barclays Capital | 839,850 | 796,389 | 657,922 |
| Barclays Global Investors | 89,218 | 90,440 | 80,515 |
| Barclays Wealth | 18,188 | 16,663 | 15,022 |
| Head office functions and other operations | 5,683 | 5,356 | 7,082 |
| Total assets | 1,227,361 | 1,158,262 | 996,787 |

Restated Risk Weighted Assets**(
Basel
I)**

As at

| | 31.12.07 | 30.06.07 | 31.12.06 |
|--|-----------------|----------|----------|
| | £m | £m | £m |
| UK | | | |
| Retail Banking | 46,059 | 42,498 | 43,020 |
| Barclays Commercial Bank | 54,325 | 51,106 | 50,302 |
| Barclaycard | 19,690 | 16,898 | 16,873 |
| GRCB - Absa | 22,448 | 20,692 | 19,809 |
| GRCB - | | | |
| Western Europe | 24,462 | 20,370 | 17,567 |
| GRCB - Emerging Markets | 6,050 | 4,049 | 3,255 |
| Barclays Capital | 169,124 | 152,467 | 137,635 |
| Barclays Global Investors | 1,994 | 1,616 | 1,375 |
| Barclays Wealth | 7,692 | 6,871 | 6,077 |
| Head office functions and other operations | 1,632 | 1,476 | 1,920 |
| Profit before tax | 353,476 | 318,043 | 297,833 |

Restated Risk Weighted Assets (**Basel
II)**

As at

| | 31.12.07 | 30.06.07 | 31.12.06 |
|--|-----------------|----------|----------|
| | £m | £m | £m |
| UK | | | |
| Retail Banking | 30,540 | - | - |
| Barclays Commercial Bank | 62,056 | - | - |
| Barclaycard | 22,457 | - | - |
| GRCB - Absa | 17,213 | - | - |
| GRCB - | | | |
| Western Europe | 25,084 | - | - |
| GRCB - Emerging Markets | 10,176 | - | - |
| Barclays Capital | 172,974 | - | - |
| Barclays Global Investors | 4,266 | - | - |
| Barclays Wealth | 8,011 | - | - |
| Head office functions and other operations | 1,101 | - | - |
| Profit before tax | 353,878 | - | - |

Restated Business Margins

| | Full-year | Half-year | Half-year | Full-year |
|--------------------------------------|------------------|-----------|-----------|-----------|
| | 31.12.07 | ended | ended | 31.12.06 |
| | % | % | % | % |
| UK Retail Banking assets | 1.20 | 1.19 | 1.20 | 1.32 |
| UK Retail Banking liabilities | 2.15 | 2.16 | 2.15 | 2.05 |
| Barclays Commercial Bank assets | 1.80 | 1.75 | 1.85 | 1.92 |
| Barclays Commercial Bank liabilities | 1.49 | 1.49 | 1.50 | 1.46 |
| Barclaycard assets | 6.51 | 6.27 | 6.7 | 7.05 |
| GRCB - ABSA assets | 2.70 | 2.70 | 2 | 2.81 |
| GRCB - ABSA liabilities | 3.21 | 3.49 | 2.90 | 2.87 |
| GRCB - Western Europe assets | 1.13 | 1.13 | 1.13 | 1.11 |
| GRCB - Western Europe liabilities | 1.64 | 1.56 | 1.72 | 1.70 |
| GRCB - Emerging Markets assets | 6.62 | 6.56 | 6.67 | 8.46 |
| GRCB - Emerging Markets liabilities | 0.75 | 0.63 | 0.91 | 0.93 |
| Barclays Wealth assets | 1.11 | 1.10 | 1.12 | 1.08 |
| Barclays Wealth liabilities | 1.03 | 0.98 | 1.08 | 1.10 |

Restated Average Balances

| | Full-year | Half-year | Half-year | Full-year |
|--------------------------------------|------------------|-----------|-----------|-----------|
| | 31.12.07 | ended | ended | 31.12.06 |
| | £m | £m | £m | £m |
| UK Retail Banking assets | 78,502 | 80,228 | 76,747 | 73,593 |
| UK Retail Banking liabilities | 81,848 | 83,456 | 80,213 | 76,498 |
| Barclays Commercial Bank assets | 53,947 | 55,232 | 52,661 | 52,330 |
| Barclays Commercial Bank liabilities | 46,367 | 46,245 | 46,489 | 44,839 |
| Barclaycard assets | 18,976 | 19,372 | 18,579 | 17,728 |

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| | | | | |
|---|---------------|--------|--------|--------|
| GRCB - Absa assets | 25,333 | 26,583 | 24,062 | 23,720 |
| GRCB - Absa liabilities | 11,511 | 11,911 | 11,106 | 10,897 |
| GRCB - Western Europe assets | 30,145 | 31,766 | 28,498 | 24,812 |
| GRCB - Western Europe liabilities | 7,489 | 7,691 | 7,284 | 6,404 |
| GRCB - Emerging Markets assets | 3,559 | 4,164 | 2,953 | 2,258 |
| GRCB - Emerging Markets liabilities | 5,115 | 5,686 | 4,544 | 4,018 |
| Barclays Wealth assets | 7,403 | 8,332 | 6,458 | 5,543 |
| Barclays Wealth liabilities | 31,151 | 33,130 | 29,140 | 27,744 |

Restated business net interest income

| | Full-year | Half-year ended | Half-year ended | Full-year |
|---|------------------|--------------------|--------------------|-----------|
| | 31.12.07 | 31.12.07 | 30.06.07 | 31.12.06 |
| | £m | £m | £m | £m |
| UK Retail Banking assets | 939 | 483 | 456 | 970 |
| UK Retail Banking liabilities | 1,763 | 909 | 854 | 1,566 |
| Barclays Commercial Bank assets | 970 | 486 | 484 | 1,005 |
| Barclays Commercial Bank liabilities | 693 | 348 | 345 | 655 |
| Barclaycard assets | 1,236 | 612 | 624 | 1,248 |
| GRCB - Absa assets | 686 | 362 | 324 | 664 |
| GRCB - Absa liabilities | 369 | 209 | 160 | 313 |
| GRCB - Western Europe assets | 341 | 181 | 160 | 274 |
| GRCB - Western Europe liabilities | 123 | 61 | 62 | 109 |
| GRCB - Emerging Markets assets | 235 | 137 | 98 | 214 |
| GRCB - Emerging Markets liabilities | 39 | 19 | 20 | 37 |
| Barclays Wealth assets | 82 | 46 | 36 | 60 |
| Barclays Wealth liabilities | 320 | 164 | 156 | 306 |
| Business net interest income | 7,796 | 4,017 | 3,779 | 7,421 |

Restated reconciliation of business net interest income to Group net interest income

| | Full-year | Half-year ended | Half-year ended | Full-year |
|--|------------------|--------------------|--------------------|-----------|
|--|------------------|--------------------|--------------------|-----------|

| | 31.12.07 | 31.12.07 | 30.06.07 | 31.12.06 |
|----------------------------------|-----------------|----------|----------|----------|
| | £m | £m | £m | £m |
| Business net interest income | 7,796 | 4,017 | 3,779 | 7,421 |
| Other: | | | | |
| - Barclays Capital | 1,179 | 612 | 567 | 1,158 |
| - Barclays Global Investors | (8) | (6) | (2) | 10 |
| - Other | 643 | 398 | 245 | 554 |
| Group net interest income | 9,610 | 5,021 | 4,589 | 9,143 |

Business net interest income is derived from the interest rate earned on average assets or paid on average liabilities relative to the average Bank of England base rate, local equivalents for international businesses or the rate managed by the bank using derivatives. The margin is expressed as annualised business interest income over the relevant average balance. Asset and liability margins cannot be added together as they are relative to the average Bank of England base rate, local equivalent for international businesses or the rate managed by the bank using derivatives.

Average balances are calculated on daily averages for most UK banking operations and monthly averages elsewhere.

Within the reconciliation of Group net interest income, there is an amount captured as Other. This relates to: benefit of capital, including the restatement of Reserve Capital Instruments and other capital instruments; Head office functions and other operations; net funding on non customer assets and liabilities

Restated Risk Tendency

| | Full-year | Half-year | Full-year |
|--------------------------|------------------|-----------|-----------|
| | 31.12.07 | 30.06.07 | 31.12.06 |
| | £m | £m | £m |
| UK | | | |
| Retail Banking | 470 | 580 | 500 |
| Barclays Commercial Bank | 305 | 290 | 300 |
| Barclaycard | 955 | 975 | 1,090 |
| GRCB - Absa | 190 | 185 | 130 |
| GRCB - | | | |
| Western Europe | 135 | 105 | 90 |
| GRCB - Emerging Markets | 140 | 50 | 35 |
| Barclays Capital | 140 | 110 | 95 |
| Barclays Wealth | 10 | 10 | 10 |

Head office functions and other operations

| | | | |
|----------------------|--------------|-------|-------|
| 1 | 10 | 5 | 10 |
| Risk Tendency | 2,355 | 2,310 | 2,260 |

1

Includes businesses in transition.

Restated economic capital demand

1

| | Full-year | Half-year | Full-year |
|--|------------------|-----------|-----------|
| | 31.12.07 | 30.06.07 | 31.12.06 |
| | £m | £m | £m |
| UK | | | |
| Retail Banking | 3,400 | 3,400 | 3,300 |
| Barclays Commercial Bank | 3,200 | 3,150 | 2,750 |
| Barclaycard | 2,050 | 2,000 | 1,850 |
| GRCB - Absa | 900 | 900 | 700 |
| GRCB - | | | |
| Western Europe | 1,250 | 1,100 | 950 |
| GRCB - Emerging Markets | 450 | 300 | 350 |
| Barclays Capital | 5,200 | 4,400 | 3,750 |
| Barclays Global Investors | 200 | 200 | 150 |
| Barclays Wealth | 500 | 500 | 400 |
| Head office functions and other operations | | | |
| ² | 250 | 250 | 300 |
| Economic capital requirement (excluding goodwill) | 17,400 | 16,200 | 14,500 |
| Average historic goodwill and intangible assets | | | |
| ³ | 8,400 | 8,100 | 7,750 |
| Total economic capital requirement | | | |
| ⁴ | 25,800 | 24,300 | 22,250 |

1

Calculated using a five point average over the year and rounded to the nearest £50m for presentation purposes.

2

Includes Transition Businesses and capital for central functional risks.

3

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

4

Total period end economic capital requirement as at 31st December 2007 was £29,650m (31st December 2006: £23,350m).

**Restated
economic profit generated by business**

| | Full-year | Half-year | Full-year |
|--|------------------|-----------|-----------|
| | 31.12.07 | 30.06.07 | 31.12.06 |
| | £m | £m | £m |
| UK | | | |
| Retail Banking | 617 | 311 | 590 |
| Barclays Commercial Bank | 635 | 332 | 729 |
| Barclaycard | 213 | 115 | 183 |
| GRCB - Absa | 98 | 39 | 138 |
| GRCB - | | | |
| Western Europe | 16 | 14 | 9 |
| GRCB - Emerging Markets | 26 | 29 | 308 |
| Barclays Capital | 1,172 | 969 | 1,181 |
| Barclays Global Investors | 430 | 210 | 376 |
| Barclays Wealth | 233 | 114 | 130 |
| Head office functions and other operations | (470) | (185) | (315) |
| | 2,970 | 1,948 | 3,329 |
| Historic goodwill | (800) | (387) | (739) |
| Variance to average shareholders' funds (excluding minority interest) | 120 | 48 | 114 |
| Economic profit | 2,290 | 1,609 | 2,704 |

Restated staff numbers

| | Full-year | Half-year | Full-year |
|--|------------------|-----------|-----------|
| | 31.12.07 | 30.06.07 | 31.12.06 |
| UK | | | |
| Retail Banking | 32,800 | 33,900 | 34,500 |
| Barclays Commercial Bank | | | |
| * | 9,200 | 7,900 | 8,100 |
| Barclaycard | 8,900 | 8,700 | 9,100 |
| GRCB - Absa | 35,800 | 33,100 | 33,000 |
| GRCB - | | | |
| Western Europe | 8,800 | 7,600 | 6,600 |
| GRCB - Emerging Markets | 11,800 | 9,600 | 7,600 |
| Barclays Capital | 16,200 | 15,700 | 13,200 |
| Barclays Global Investors | 3,400 | 3,100 | 2,700 |
| Barclays Wealth | 6,900 | 6,900 | 6,600 |
| Head office functions and other operations | 1,100 | 1,200 | 1,200 |
| Total Group permanent and fixed term contract staff worldwide | 134,900 | 127,700 | 122,600 |

*

In the second half of 2007 certain operations personnel were transferred from UK Retail Banking to Barclays Commercial Bank. The Staff numbers above for Barclays Commercial Bank as at 30th June 2007 and 31st December 2006 as such do not include 1,200 and 900 such personnel respectively which at those points were included with in UK Retail Banking.

- ENDS -

