BARCLAYS PLC Form 6-K March 26, 2008 Table of Contents

# UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, DC 20549

## FORM 6-K

PURSUANT TO RULE 13A-16 OR 15D-16

UNDER THE SECURITIES EXCHANGE ACT OF 1934

26 March 2008

## **Barclays PLC**

(Name of Registrant)

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 on Form 6-K filed by Barclays PLC.

The Report comprises:

Information distributed to shareholders and furnished pursuant to General Instruction B to the General Instructions to Form 6-K.

#### **SIGNATURES**

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

BARCLAYS PLC (Registrant)

Date: March 26, 2008 By: /s/ Marie Smith

Name: Marie Smith

Title: Assistant Secretary

## **Contents**

Section 1 Business review	1
Financial and operating highlights	2
Board and Executive management	6
Group Chairman s statement	7
Group Chief Executive s review	8
Key performance indicators	10
Financial review	15
Corporate sustainability	72
	75

#### Risk management

Section 2 Governance	127
Board and Executive Committee	128
<u>Directors repo</u> rt	130
Corporate governance report	133
Remuneration report	144
Accountability and audit	159
Section 3 Financial statements	161
Presentation of information	162
Independent Auditors report/Independent Registered Public Accounting Firm s report	163 165

#### Consolidated accounts Barclays PLC

#### Section 4 Shareholder information

28

#### Rapid growth in targeted markets

#### outside the UK

Since establishing GRCB Emerging

Markets in March 2007, Barclays retail

and commercial business growth in

these regions has been rapid.

Our distribution network has more than doubled with the addition of 336 new branches and sales centres and 457 ATMs. We doubled our customer base. This represents the largest expansion by any bank in these markets.

To find out more on how our diversified business portfolio creates value for shareholders and benefits customers visit:

www.barclays.com/annualreport07

#### 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. 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 aim . anticipate, target, expect, estimate, intend, plan, goal, words of similar meaning. Examples of forward-looking statements include, among others, statements regarding the Group s future financial position, income growth, impairment charges, business strategy, projected levels of growth in the banking and financial markets, projected costs, estimates of capital expenditures, and plans and objectives for future operations. 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, 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, progress in the integration of Absa into the Group s business and the achievement of synergy targets related to Absa, the outcome of pending and future litigation, the success of future acquisitions and other strategic transactions and the behipsed oforcottperition a number of which factors are 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 by or on behalf of Barclays speak only as of the date they are made. Barclays does not undertake to update forward-looking statements to reflect any changes in Barclays expectations with regard thereto or any changes 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.