

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:

Edgar Filing: BARCLAYS PLC - Form 6-K

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
--------------------	------	------

Edgar Filing: BARCLAYS PLC - Form 6-K

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

**UK  
Retail Banking**

	Group		200	
	2007 as published £m	structure changes £m	2007 as restated £m	as restated £m
Net interest income	2,858	-	<b>2,858</b>	<b>2,765</b>

Edgar Filing: BARCLAYS PLC - Form 6-K

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

**Balance Sheet Information**

Loans and advances to customers	£82.0bn		<b>£82.0bn</b>	<b>£74.7bn</b>
Customer accounts	£87.1bn		<b>£87.1bn</b>	<b>£82.3bn</b>
Total assets	£87.8bn		<b>£88.5bn</b>	<b>£81.7bn</b>

**Performance Ratios**

Return on average economic capital	28%		<b>28%</b>	<b>28%</b>
Cost:income ratio				
1	57%		<b>57%</b>	<b>58%</b>
Cost:net income ratio				
2	66%		<b>66%</b>	<b>68%</b>

**Other Financial Measures**

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

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	<b>£62.1bn</b>	-
Staff Numbers	8,400	<b>9,200</b>	<b>8,100</b>

\*

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

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

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

		<b>200</b>
		<b>6</b>
2007 as structure	<b>2007 as</b>	<b>as</b>

Edgar Filing: BARCLAYS PLC - Form 6-K

	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

Edgar Filing: BARCLAYS PLC - Form 6-K

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

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

Edgar Filing: BARCLAYS PLC - Form 6-K

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
	2007 as structure	2007 as	as
	published	restated	restated
	£m	£m	£m

Edgar Filing: BARCLAYS PLC - Form 6-K

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

**Balance Sheet Information**

Loans and advances to customers	-	<b>£5.1bn</b>	<b>£2.7bn</b>
Customer accounts	-	<b>£6.2bn</b>	<b>£4.2bn</b>
Total assets	-	<b>£9.2bn</b>	<b>£5.2bn</b>

**Performance Ratios**

Return on average economic capital	-	<b>15%</b>	<b>103%</b>
Cost:income ratio	-	<b>74%</b>	<b>68%</b>
<sup>1</sup>	-		
Cost:net income ratio	-	<b>80%</b>	<b>74%</b>
<sup>2</sup>	-		

**Other Financial Measures**

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

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

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	-	<b>431</b>	<b>392</b>
Net fee and commission income	739	-	<b>739</b>	<b>674</b>
Net trading income	3	-	<b>3</b>	<b>2</b>
Net investment income	52	-	<b>52</b>	<b>154</b>
Principal transactions	55	-	<b>55</b>	<b>156</b>

Edgar Filing: BARCLAYS PLC - Form 6-K

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

**Balance Sheet Information**

Loans and advances to customers	£9.0bn	<b>£9.0bn</b>	<b>£6.2bn</b>
Customer accounts	£34.4bn	<b>£34.4bn</b>	<b>£28.3bn</b>
Total assets	£18.0bn	<b>£18.2bn</b>	<b>£15.0bn</b>

**Performance Ratios**

Return on average economic capital	51%	<b>51%</b>	<b>40%</b>
Cost:income ratio <sup>1</sup>	76%	<b>76%</b>	<b>79%</b>

**Other Financial Measures**

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

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			
	2007 as published £m	structure changes £m	2007 as restated £m	2006 as published £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)
<b>Balance Sheet Information</b>				
Total assets	£7.1bn		£5.7bn	£7.1bn
<b>Performance Ratios</b>				
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	<b>46,059</b>	<b>43,020</b>
Barclays Commercial Bank	53,844	481	<b>54,325</b>	<b>50,302</b>
Barclaycard	19,929	(239)	<b>19,690</b>	<b>16,873</b>
IRCB				
- ex Absa	29,667	(29,667)	-	-
GRCB - Absa	23,602	(1,154)	<b>22,448</b>	<b>19,809</b>
GRCB -				
Western Europe	-	24,462	<b>24,462</b>	<b>17,567</b>
GRCB - Emerging Markets	-	6,050	<b>6,050</b>	<b>3,255</b>
Barclays Capital	169,124	-	<b>169,124</b>	<b>137,635</b>
Barclays Global Investors	1,994	-	<b>1,994</b>	<b>1,375</b>
Barclays Wealth	7,692	-	<b>7,692</b>	<b>6,077</b>
Head office functions and other operations	1,632	-	<b>1,632</b>	<b>1,920</b>
	353,476	-	<b>353,476</b>	<b>297,833</b>

Risk Weighted Assets (  
Basel  
II)

Edgar Filing: BARCLAYS PLC - Form 6-K

Group

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

**Profit before tax net of restatements**

Half-year

ended

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

Head office functions and other operations	<b>(428)</b>	(221)	(207)
<b>Profit before tax</b>	<b>7,076</b>	2,975	4,101

## UK Retail Banking

	Half-year ended		
	2007 £m	31.12.07 £m	30.06.07 £m
Net interest income	<b>2,858</b>	1,451	1,407
Net fee and commission income	<b>1,183</b>	583	600
Net premiums from insurance contracts	<b>252</b>	165	87
Other income	<b>47</b>	(2)	49
Total income	<b>4,340</b>	2,197	2,143
Net claims and benefits incurred under insurance contracts	<b>(43)</b>	(21)	(22)
Total income net of insurance claims	<b>4,297</b>	2,176	2,121
Impairment charges	<b>(559)</b>	(282)	(277)
Net income	<b>3,738</b>	1,894	1,844
Operating expenses excluding amortisation of intangible assets	<b>(2,461)</b>	(1,266)	(1,195)
Amortisation of intangible assets	<b>(9)</b>	(5)	(4)
Operating expenses	<b>(2,470)</b>	(1,271)	(1,199)
Share of post-tax results of associates and joint ventures	<b>7</b>	6	1
Profit before tax	<b>1,275</b>	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	<b>28%</b>	28%	28%
Cost:income ratio	<b>57%</b>	58%	57%
1			
Cost:net income ratio	<b>66%</b>	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			
	<b>1,747</b>	880	867
Net fee and commission income	<b>750</b>	398	352
Net trading income	<b>9</b>	7	2
Net investment income	<b>47</b>	17	30
Principal transactions	<b>56</b>	24	32
Other income	<b>11</b>	5	6
Total income	<b>2,564</b>	1,307	1,257
Impairment charges	<b>(292)</b>	(168)	(124)
Net income	<b>2,272</b>	1,139	1,133
Operating expenses excluding amortisation of intangible assets	<b>(924)</b>	(499)	(425)
Amortisation of intangible assets	<b>(5)</b>	(3)	(2)
Operating expenses	<b>(929)</b>	(502)	(427)
Share of post-tax results of associates and joint ventures	-	-	-
Profit on disposal of subsidiaries, associates and joint ventures	<b>14</b>	14	-
Profit before tax	<b>1,357</b>	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	<b>30%</b>	29%	31%
Cost:income ratio 1	<b>36%</b>	38%	34%
Cost:net income ratio 2	<b>41%</b>	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 30<sup>th</sup> 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			
	<b>1,374</b>	688	686
Net fee and commission income	<b>1,143</b>	567	576
Net trading income	-	(2)	2
Net investment income	<b>11</b>	11	-
Net premiums from insurance contracts	<b>40</b>	19	21
Other income	<b>(25)</b>	(2)	(23)
Total income	<b>2,543</b>	1,281	1,262
Net claims and benefits incurred under insurance contracts	<b>(13)</b>	(6)	(7)
Total income net of insurance claims	<b>2,530</b>	1,275	1,255
Impairment charges	<b>(827)</b>	(392)	(435)
Net income	<b>1,703</b>	883	820
Operating expenses excluding amortisation of intangible assets	<b>(1,057)</b>	(553)	(504)
Amortisation of intangible assets	<b>(36)</b>	(21)	(15)
Operating expenses	<b>(1,093)</b>	(574)	(519)
Share of post-tax results of associates and joint ventures	<b>(7)</b>	(5)	(2)
Profit before tax	<b>603</b>	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	<b>20%</b>	20%	21%
Cost:income ratio			
1	<b>43%</b>	45%	41%
Cost:net income ratio			
2	<b>64%</b>	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			
	<b>1,055</b>	582	473
Net fee and commission income	<b>684</b>	344	340
Net trading income	-	2	(2)
Net investment income	<b>70</b>	23	47
Principal transactions	<b>70</b>	25	45
Net premiums from insurance contracts	<b>227</b>	110	117
Other income	<b>77</b>	40	37
Total income	<b>2,113</b>	1,101	1,012
Net claims and benefits incurred under insurance contracts	<b>(114)</b>	(59)	(55)
Total income net of insurance claims	<b>1,999</b>	1,042	957
Impairment charges	<b>(146)</b>	(90)	(56)
Net income	<b>1,853</b>	952	901
Operating expenses excluding amortisation of intangible assets	<b>(1,212)</b>	(605)	(607)
Amortisation of intangible assets	<b>(55)</b>	(30)	(25)
Operating expenses	<b>(1,267)</b>	(635)	(632)
Share of post-tax results of associates and joint ventures	<b>6</b>	5	1
Profit on disposal of subsidiaries, associates and joint ventures	<b>5</b>	4	1
Profit before tax	<b>597</b>	326	271

#### Balance Sheet Information

Loans and advances to customers £29.9bn £25.4bn

Edgar Filing: BARCLAYS PLC - Form 6-K

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

**Performance Ratios**

Return on average economic capital	<b>20%</b>	22%	18%
Cost:income ratio 1	<b>63%</b>	61%	66%
Cost:net income ratio 2	<b>68%</b>	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	<b>527</b>	284	243

Edgar Filing: BARCLAYS PLC - Form 6-K

Net fee and commission income	<b>322</b>	166	156
Net trading income	<b>13</b>	7	6
Net investment income	<b>93</b>	46	47
Principal transactions	<b>106</b>	53	53
Net premiums from insurance contracts	<b>145</b>	100	45
Other income	<b>7</b>	4	3
Total income	<b>1,107</b>	607	500
Net claims and benefits incurred under insurance contracts	<b>(170)</b>	(110)	(60)
Total income net of insurance claims	<b>937</b>	497	440
Impairment charges	<b>(76)</b>	(44)	(32)
Net income	<b>861</b>	453	408
Operating expenses excluding amortisation of intangible assets	<b>(665)</b>	(362)	(303)
Amortisation of intangible assets	<b>(8)</b>	(4)	(4)
Operating expenses	<b>(673)</b>	(366)	(307)
Profit on disposal of subsidiaries, associates and joint ventures	<b>8</b>	4	4
Profit before tax	<b>196</b>	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	<b>11%</b>	10%	12%
Cost:income ratio	<b>72%</b>	74%	70%
1			
Cost:net income ratio	<b>78%</b>	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			
	<b>319</b>	181	138
Net fee and commission income	<b>140</b>	71	69
Net trading income	<b>56</b>	42	14
Net investment income	<b>16</b>	13	3
Principal transactions	<b>72</b>	55	17
Other income	<b>2</b>	5	(3)
Total income	<b>533</b>	312	221
Impairment charges	<b>(39)</b>	(27)	(12)
Net income	<b>494</b>	285	209
Operating expenses excluding amortisation of intangible assets	<b>(391)</b>	(239)	(152)
Amortisation of intangible assets	<b>(4)</b>	(7)	3
Operating expenses	<b>(395)</b>	(246)	(149)
Share of post-tax results of associates and joint ventures	<b>1</b>	1	-
Profit before tax	<b>100</b>	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	<b>15%</b>	7%	27%
Cost:income ratio	<b>74%</b>	79%	67%
1			
Cost:net income ratio	<b>80%</b>	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			
	<b>1,179</b>	612	567
Net fee and commission income	<b>1,235</b>	621	614
Net trading income	<b>3,739</b>	978	2,761
Net investment income	<b>953</b>	747	206
Principal transactions	<b>4,692</b>	1,725	2,967
Other income	<b>13</b>	8	5
Total income	<b>7,119</b>	2,966	4,153
Impairment charges and other credit provisions	<b>(846)</b>	(836)	(10)
Net income	<b>6,273</b>	2,130	4,143
Operating expenses excluding amortisation of intangible assets	<b>(3,919)</b>	(1,466)	(2,453)
Amortisation of intangible assets	<b>(54)</b>	(24)	(30)
Operating expenses	<b>(3,973)</b>	(1,490)	(2,483)
Share of post-tax results of associates and joint ventures	<b>35</b>	35	-

Profit before tax	<b>2,335</b>	675	1,660
-------------------	--------------	-----	-------

**Balance Sheet Information**

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

**Performance Ratios**

Return on average economic capital	<b>33%</b>	17%	54%
------------------------------------	------------	-----	-----

Cost:income ratio	<b>56%</b>	50%	60%
-------------------	------------	-----	-----

1 Cost:net income ratio	<b>63%</b>	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

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

**Balance Sheet Information**

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

**Performance Ratios**

Return on average economic capital	<b>241%</b>	244%	238%
Cost:income ratio	<b>62%</b>	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			
	<b>431</b>	226	205
Net fee and commission income	<b>739</b>	380	359
Net trading income	<b>3</b>	(4)	7
Net investment income	<b>52</b>	(7)	59
Principal transactions	<b>55</b>	(11)	66
Net premiums from insurance contracts	<b>195</b>	95	100
Other income	<b>19</b>	10	9
Total income	<b>1,439</b>	700	739
Net claims and benefits incurred under insurance contracts	<b>(152)</b>	(48)	(104)
Total income net of insurance claims	<b>1,287</b>	652	635
Impairment charges	<b>(7)</b>	(5)	(2)
Net income	<b>1,280</b>	647	633
Operating expenses excluding amortisation of intangible assets	<b>(967)</b>	(509)	(458)
Amortisation of intangible assets	<b>(6)</b>	(4)	(2)
Operating expenses	<b>(973)</b>	(513)	(460)
Profit before tax	<b>307</b>	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	<b>51%</b>	47%	56%
Cost:income ratio	<b>76%</b>	79%	72%

1

## Other Financial Measures

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

Edgar Filing: BARCLAYS PLC - Form 6-K

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)

Edgar Filing: BARCLAYS PLC - Form 6-K

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

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

As at

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

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

As at

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

**Restated Business Margins**

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

**Restated Average Balances**

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

Edgar Filing: BARCLAYS PLC - Form 6-K

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

**Restated business net interest income**

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

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

	Half-year ended	Half-year ended	Full-year
<b>Full-year</b>	ended	ended	Full-year

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

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



Head office functions and other operations

1	<b>10</b>	5	10
<b>Risk Tendency</b>	<b>2,355</b>	2,310	2,260

1

Includes businesses in transition.

**Restated economic capital demand**

1

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

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

**Restated staff numbers**

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



