

BARCLAYS PLC  
Form 6-K  
March 22, 2010

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

**FORM 6-K**

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

March, 2010

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

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

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

Form 20-F  Form 40-F

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

Yes  No

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

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

This Report comprises:

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

EXHIBIT INDEX

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

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**SIGNATURES**

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

BARCLAYS PLC  
(Registrant)

Date: March 22, 2010

By: /s/ Patrick Gonsalves  
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Patrick Gonsalves  
Deputy Secretary

BARCLAYS BANK PLC  
(Registrant)

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Date: March 22, 2010

By: /s/ Patrick Gonsalves

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Patrick Gonsalves  
Joint Secretary

**22 March 2010**

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

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

**Overview**

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

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

**GRB**

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

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profit growth;

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an improved loan-to-deposit ratio;

.  
further international diversification through deepening existing presences; and

.

the generation of net equity.

In CIBWM,

Barclays Corporate

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

Barclays Corporate

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

Barclays Corporate

has been brought alongside

Barclays Capital

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

Many of the clients of

Barclays Capital

and

Barclays Corporate

seek the services of

Barclays Wealth

and, for this reason,

Barclays Wealth

forms part of

CIBWM

.

The

Investment Management

activities also form part of

CIBWM

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

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

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

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

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

#### **Investor seminars**

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

**For further information please contact:**

Investor Relations

Media Relations

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**About Barclays**

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

**Technical Note**

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

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

The information in this announcement does not comprise statutory accounts within the meaning of Section 434 of the Companies Act 2006. Statutory accounts for the year ended 31st December 2008, which included certain information required for the Joint Annual Report on Form 20-F of Barclays PLC and Barclays Bank PLC to the US Securities and Exchange Commission (SEC) and which contained an unqualified audit report under Section 235 of the Companies Act 1985 and which did not make any statements under Section 237 of the Companies Act 1985, have been delivered to the Registrar of Companies in accordance with Section 242 of the Companies Act 1985. Statutory accounts for the year ended 31st December 2009 will be delivered to the Registrar of Companies in accordance with Section 441 of the Companies Act 2006.

**Forward-looking Statements**

This document contains certain forward-looking statements within the meaning of Section 21E of the US Securities Exchange Act of 1934, as amended, and Section 27A of the US Securities Act of 1933, as amended, with respect to certain of the Group's plans and its current goals and expectations relating to its future financial condition and performance. Barclays cautions readers that no forward-looking statement is a guarantee of future performance and that actual results could differ materially from those contained in the forward-looking statements. These forward-looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward-looking statements sometimes use words such as "may", "will", "seek", "continue", "aim", "anticipate", "target", "expect", "estimate", "intend", "plan", "goal", "believe" or other words of similar meaning. Examples of forward-looking statements include, among others, statements regarding the Group's future financial position, income growth, assets, impairment charges, business strategy, capital ratios, leverage, payment of dividends, projected levels of growth in the banking and financial markets, projected costs, estimates of capital expenditures, and plans and objectives for future operations and other statements that are not historical fact. By their nature, forward-looking statements involve risk and uncertainty because they relate to future events and circumstances, including, but not limited to, UK domestic and global economic and business conditions, the effects of continued volatility in credit markets, market related risks such as changes in interest rates and exchange rates, effects of changes in valuation of credit market exposures, changes in valuation of issued notes, the policies and actions of governmental and regulatory authorities, changes in legislation, the further development of standards and interpretations under International Financial Reporting Standards (IFRS) applicable to past, current and future periods, evolving practices with regard to the interpretation and

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

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

## Reorganisation Highlights

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

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



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

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

## Restatements Summary

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

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

**Restated Profit Before Tax by Business Grouping**

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

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

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

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

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

**Balance Sheet Information**

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

**Performance Ratios**

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

**Other Financial Measures**

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

**Key Facts**

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

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

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

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

**Balance Sheet Information**

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

**Performance Ratios**

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

**Other Financial Measures**

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

**Key Facts**

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

**Results by Business**

**Barclaycard - Full Year Ended**

<b>Income Statement Information</b>	<b>2009 as Published</b>	<b>Group Structure Changes</b>	<b>2009 as Restated</b>	<b>2008 as Restated</b>
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	£m	£m	£m	£m
Net interest income	2,723	-	2,723	1,786
Net fee and commission income	1,271	-	1,271	1,299
Net trading (loss)/income	(1)	-	(1)	2
Net Investment income	23	-	23	80
<b>Principal transactions</b>	<b>22</b>	<b>-</b>	<b>22</b>	<b>82</b>
Net premiums from insurance contracts	44	-	44	44
Other income	2	(1)	1	21
<b>Total income</b>	<b>4,062</b>	<b>(1)</b>	<b>4,061</b>	<b>3,232</b>
Net claims and benefits incurred under insurance contracts	(20)	-	(20)	(11)
<b>Total income net of insurance claims</b>	<b>4,042</b>	<b>(1)</b>	<b>4,041</b>	<b>3,221</b>
Impairment charges and other credit provisions	(1,798)	-	(1,798)	(1,097)
<b>Net income</b>	<b>2,244</b>	<b>(1)</b>	<b>2,243</b>	<b>2,124</b>
Operating expenses excluding amortisation of intangible assets	(1,412)	(33)	(1,445)	(1,386)
Amortisation of intangible assets	(82)	-	(82)	(61)
<b>Operating expenses</b>	<b>(1,494)</b>	<b>(33)</b>	<b>(1,527)</b>	<b>(1,447)</b>
Share of post-tax results of associates and joint ventures	8	-	8	(3)
Profit on disposal of subsidiaries, associates and joint ventures	3	-	3	-
Gain on acquisition	-	-	-	92
<b>Profit before tax</b>	<b>761</b>	<b>(34)</b>	<b>727</b>	<b>766</b>
<b>Balance Sheet Information</b>				
Loans and advances to customers at amortised cost	£26.5bn	-	£26.5bn	£27.4bn
Total assets	£30.2bn	£0.1bn	£30.3bn	£31.0bn
<b>Performance Ratios</b>				
Return on average economic capital	15%	(1%)	14%	22%
Cost:income ratio	37%	1%	38%	45%
Cost:net income ratio	67%	1%	68%	68%
<b>Other Financial Measures</b>				
Economic profit	£45m	(£27m)	£18m	£318m
Risk weighted assets	£30.6bn	-	£30.6bn	£27.3bn
<b>Key Facts</b>				
Number of Barclaycard UK customers	10.4m	-	10.4m	11.7m
Number of Barclaycard International customers	10.8m	-	10.8m	11.8m
<b>Total number of Barclaycard customers</b>	<b>21.2m</b>	<b>-</b>	<b>21.2m</b>	<b>23.5m</b>
	£10.8bn	-	£10.8bn	£10.2bn

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

## Results by Business

### Barclaycard - Restated Half Year Ended

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

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

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

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

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

1 Published as GRCB - Western Europe.

## Results by Business

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



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

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

## Results by Business

### Barclays Africa - Full Year Ended

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

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

1 Published as GRCB - Emerging Markets.

## Results by Business

### Barclays Africa - Restated Half Year Ended

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