

Edgar Filing: BARCLAYS PLC - Form 6-K

BARCLAYS PLC  
Form 6-K  
June 19, 2007

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 20549

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FORM 6-K

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

June 2007

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 ON FORM 6-K SHALL BE DEEMED TO BE INCORPORATED BY REFERENCE IN THE REGISTRATION STATEMENTS ON FORM F-3 (NOS. 333-126811, 333-85646 AND 333-12384), AND FORM S-8 (NOS. 333-112796, 333-112797) OF BARCLAYS BANK PLC AND THE REGISTRATION STATEMENT ON FORM F-4 (NO. 333-143666) AND FORM S-8 (NO. 333-12818) OF BARCLAYS PLC AND TO BE A PART THEREOF FROM THE DATE ON WHICH THIS REPORT IS FURNISHED, TO THE EXTENT NOT SUPERSEDED BY DOCUMENTS OR REPORTS SUBSEQUENTLY FILED OR FURNISHED.

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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:

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

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EXHIBIT INDEX

Group Reporting Changes 2007

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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: June 19, 2007

By: /s/ Patrick Gonsalves  
-----  
Patrick Gonsalves  
Deputy Secretary

BARCLAYS BANK PLC  
(Registrant)

Date: June 19, 2007

By: /s/ Patrick Gonsalves  
-----  
Patrick Gonsalves  
Joint Secretary

19th June 2007

BARCLAYS PLC

GROUP REPORTING CHANGES IN 2007

Barclays PLC today announces the impact of certain changes in Group structure and reporting on 2006 and 2005 results, as advised in the Trading Update on the 24th of May.

The restatements have no impact on the Group Income Statement or Balance Sheet. The 2006 and 2005 results for the businesses impacted are restated on pages 2 to 34 to show the effect of these changes.

Group structure changes - effective 1st January 2007

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UK Retail Banking. The unsecured lending business, previously managed and reported within Barclaycard and the Barclays Financial Planning business, previously managed and reported within Barclays Wealth are now managed and reported within UK Retail Banking. The changes combine these products with related products already offered by UK Retail Banking. In the UK certain UK Premier customers are now managed and reported within Barclays Wealth.

Barclaycard. The unsecured lending portfolio, previously managed and reported within Barclaycard, is now managed and reported within UK Retail Banking.

International Retail and Commercial Banking - excluding Absa. A number of high net worth customers are now managed and reported within Barclays Wealth in order to better match client profiles to wealth services.

Barclays Wealth. In the UK and Western Europe certain Premier and high net worth customers are now managed and reported within Barclays Wealth having been previously reported within UK Retail Banking and International Retail and Commercial Banking - excluding Absa.

The Barclays Financial Planning business previously managed and reported within Barclays Wealth, is now managed and reported within UK Retail Banking. Finally with effect from 1st January 2007 Barclays Wealth - closed life assurance activities continues to be managed within Barclays Wealth and for reporting purposes has been combined rather than being reported separately.

The structure and reporting remains unchanged for UK Business Banking, International Retail and Commercial Banking- Absa, Barclays Capital, Barclays Global Investors and Head Office Functions and Other Operations.

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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 2006 and 31st December 2005, 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

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	2006 as published	Group structure and changes	2006 restated	2005 restated
	GBPm	GBPm	GBPm	GBPm
UK Banking	2,578	(32)	2,546	2,236
UK Retail Banking	1,213	(32)	1,181	1,076
UK Business Banking	1,365	-	1,365	1,160
Barclaycard	382	76	458	639
International Retail and Commercial Banking (IRCB)	1,270	(54)	1,216	593
IRCB - ex Absa	572	(54)	518	295
IRCB - Absa	698	-	698	298
Barclays Capital	2,216	-	2,216	1,431
Barclays Global Investors	714	-	714	540
Barclays Wealth	213	32	245	164
Barclays Wealth - closed life	22	(22)	-	-
Head office functions and other operations	(259)	-	(259)	(323)
Profit before tax	7,136	-	7,136	5,280

UK Banking

	2006 as published	Group structure changes	2006 restated	2005 restated
	GBPm	GBPm	GBPm	GBPm
Net interest income	4,035	432	4,467	4,213
Net fee and commission income	1,861	71	1,932	1,728
Net trading income	2	-	2	-
Net investment income	28	-	28	26
Principal transactions	30	-	30	26
Net premiums from insurance contracts	269	15	284	298
Other income	63	-	63	32
Total income	6,258	518	6,776	6,297
Net claims and benefits on insurance contracts	(35)	-	(35)	(61)
Total income net of insurance claims	6,223	518	6,741	6,236
Impairment charges	(461)	(426)	(887)	(671)
Net income	5,762	92	5,854	5,565
Operating expenses excluding amortisation of intangible assets	(3,263)	(124)	(3,387)	(3,323)
Amortisation of intangible assets	(2)	-	(2)	(3)
Operating expenses	(3,265)	(124)	(3,389)	(3,326)
Share of post-tax results of associates and joint ventures	5	-	5	(3)
Profit on disposal of subsidiaries, associates and joint ventures	76	-	76	-
Profit before tax	2,578	(32)	2,546	2,236
Cost:income ratio (1)	52%		50%	53%
Cost:net income ratio (2)	57%		58%	60%

Risk Tendency	GBP515m		GBP790m	GBP665m
Return on average economic capital	38%		26%	21%
Economic profit	GBP1,431m		GBP1,327m	GBP1,069m

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Loans and advances to customers	GBP123.9bn	GBP131.0bn	GBP125.5bn
Customer accounts	GBP142.4bn	GBP139.7bn	GBP127.2bn
Staff Numbers	41,100	42,600	41,100
Total assets	GBP139.9bn	GBP147.6bn	GBP138.0bn
Risk weighted assets	GBP84.9bn	GBP93.0bn	GBP87.9bn

(1) The cost:income ratio is defined as operating expenses compared to total income net of insurance claims. The cost: income ratio for UK Banking for 2004 was 56%.

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

### UK Retail Banking

	2006 as published	Group structure changes	2006 restated	2005 restated
	GBPm	GBPm	GBPm	GBPm
Net interest income	2,333	432	2,765	2,677
Net fee and commission income	1,219	71	1,290	1,139
Net trading income	-	-	-	-
Net investment income	-	-	-	9
Principal transactions	-	-	-	9
Net premiums from insurance contracts	269	15	284	298
Other income	42	-	42	15
Total income	3,863	518	4,381	4,138
Net claims and benefits on insurance contracts	(35)	-	(35)	(61)
Total income net of insurance claims	3,828	518	4,346	4,077
Impairment charges	(209)	(426)	(635)	(494)
Net income	3,619	92	3,711	3,583
Operating expenses excluding amortisation of intangible assets	(2,407)	(124)	(2,531)	(2,501)
Amortisation of intangible assets	(1)	-	(1)	-
Operating expenses	(2,408)	(124)	(2,532)	(2,501)
Share of post-tax results of associates and joint ventures	2	-	2	(6)
Profit before tax	1,213	(32)	1,181	1,076
Cost:income ratio (1)	63%		58%	61%
Cost:net income ratio (2)	67%		68%	70%
Risk Tendency	GBP225m		GBP500m	GBP415m
Return on average economic capital	39%		28%	26%
Economic profit	GBP693m		GBP589m	GBP525m
Loans and advances to customers	GBP67.6bn		GBP74.7bn	GBP72.1bn
Customer accounts	GBP85.0bn		GBP82.3bn	GBP76.3bn
Staff Numbers	33,000		34,500	33,300
Total assets	GBP74.0bn		GBP81.7bn	GBP78.1bn
Risk weighted assets	GBP34.9bn		GBP43.0bn	GBP40.8bn

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(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.

### UK Business Banking

	2006 as published GBPm	Group structure changes GBPm	2006 as published GBPm	2005 as published GBPm
Net interest income	1,702	-	1,702	1,536
Net fee and commission income	642	-	642	589
Net trading income	2	-	2	-
Net investment income	28	-	28	17
Principal transactions	30	-	30	17
Other income	21	-	21	17
Total income	2,395	-	2,395	2,159
Impairment charges	(252)	-	(252)	(177)
Net income	2,143	-	2,143	1,982
Operating expenses excluding amortisation of intangible assets	(856)	-	(856)	(822)
Amortisation of intangible assets	(1)	-	(1)	(3)
Operating expenses	(857)	-	(857)	(825)
Share of post-tax results of associates and joint ventures	3	-	3	3
Profit on disposal of subsidiaries, associates and joint ventures	76	-	76	-
Profit before tax	1,365	-	1,365	1,160
Cost:income ratio (1)	36%		36%	38%
Cost:net income ratio (2)	40%		40%	42%
Risk Tendency	GBP290m		GBP290m	GBP250m
Return on average economic capital	37%		37%	31%
Economic profit	GBP738m		GBP738m	GBP544m
Loans and advances to customers	GBP56.3bn		GBP56.3bn	GBP53.4bn
Customer accounts	GBP57.4bn		GBP57.4bn	GBP50.9bn
Staff Numbers	8,100		8,100	7,800
Total assets	GBP65.9bn		GBP65.9bn	GBP59.9bn
Risk weighted assets	GBP50.0bn		GBP50.0bn	GBP47.1bn

(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

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	2006 as published	structure changes	2006 restated	2005 restated
	GBPm	GBPm	GBPm	GBPm
Net interest income	1,843	(460)	1,383	1,231
Net fee and commission income	1,054	52	1,106	1,065
Net investment income	15	-	15	-
Net premiums from insurance contracts	33	(15)	18	6
Total income	2,945	(423)	2,522	2,302
Net claims and benefits on insurance contracts	(8)	-	(8)	(3)
Total income net of insurance claims	2,937	(423)	2,514	2,299
Impairment charge and other credit provisions	(1,493)	426	(1,067)	(753)
Net income	1,444	3	1,447	1,546
Operating expenses excluding amortisation of intangible assets	(1,037)	73	(964)	(891)
Amortisation of intangible assets	(17)	-	(17)	(17)
Operating expenses	(1,054)	73	(981)	(908)
Share of post-tax results of associates and joint ventures	(8)	-	(8)	1
Profit before tax	382	76	458	639
Cost:income ratio (1)	36%		39%	39%
Cost:net income ratio (2)	73%		68%	59%
Risk Tendency	GBP1,410m		GBP1,135m	GBP865m
Return on average economic capital	10%		16%	24%
Economic profit	GBPnil		GBP137m	GBP269m
Loans and advances to customers	GBP25.5bn		GBP18.2bn	GBP16.5bn
Staff Numbers	8,600		8,500	7,700
Total assets	GBP27.6bn		GBP20.1bn	GBP18.2bn
Risk weighted assets	GBP25.2bn		GBP17.0bn	GBP13.6bn

(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

	2006 as published	Group structure changes	2006 restated	2005 restated
	GBPm	GBPm	GBPm	GBPm
Net interest income	1,659	(6)	1,653	1,045
Net fee and commission income	1,303	(82)	1,221	644
Net trading income	6	-	6	3
Net investment income	188	-	188	143
Principal transactions	194	-	194	146
Net premiums from insurance contracts	351	-	351	227
Other income	74	-	74	60

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Total income	3,581	(88)	3,493	2,122
Net claims and benefits on insurance contracts	(244)	-	(244)	(206)
Total income net of insurance claims	3,337	(88)	3,249	1,916
Impairment charges	(167)	-	(167)	(33)
Net income	3,170	(88)	3,082	1,883
Operating expenses excluding amortisation of intangible assets	(2,111)	34	(2,077)	(1,289)
Amortisation of intangible assets	(85)	-	(85)	(47)
Operating expenses	(2,196)	34	(2,162)	(1,336)
Share of post-tax results of associates and joint ventures	49	-	49	46
Profit on disposal of subsidiaries, associates and joint ventures	247	-	247	-
Profit before tax	1,270	(54)	1,216	593
Cost:income ratio (1)	66%		67%	70%
Cost:net income ratio (2)	69%		70%	71%
Risk Tendency	GBP220m		GBP220m	GBP175m
Return on average economic capital	37%		36%	17%
Economic profit	GBP530m		GBP493m	GBP179m
Loans and advances to customers	GBP53.5bn		GBP53.2bn	GBP49.2bn
Customer accounts	GBP22.5bn		GBP22.1bn	GBP22.4bn
Staff Numbers	48,000		47,800	45,200
Total assets	GBP68.9bn		GBP68.6bn	GBP63.4bn
Risk weighted assets	GBP41.1bn		GBP40.8bn	GBP41.0bn

(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

	2006 as published	Group structure changes	2006 restated	2005 restated
	GBPm	GBPm	GBPm	GBPm
Net interest income	610	(6)	604	557
Net fee and commission income	448	(82)	366	316
Net trading income	17	-	17	31
Net investment income	66	-	66	88
Principal transactions	83	-	83	119
Net premiums from insurance contracts	111	-	111	129
Other income	20	-	20	23
Total income	1,272	(88)	1,184	1,144
Net claims and benefits on insurance contracts	(138)	-	(138)	(162)



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Total income net of insurance claims	1,134	(88)	1,046	982
Impairment charges	(41)	-	(41)	(14)
Net income	1,093	(88)	1,005	968
Operating expenses excluding amortisation of intangible assets	(799)	34	(765)	(706)
Amortisation of intangible assets	(9)	-	(9)	(6)
Operating expenses	(808)	34	(774)	(712)
Share of post-tax results of associates and joint ventures	40	-	40	39
Profit on disposal of subsidiaries, associates and joint ventures	247	-	247	-
Profit before tax	572	(54)	518	295
Cost:income ratio (1)	71%		74%	73%
Cost:net income ratio (2)	74%		77%	74%
Risk Tendency	GBP75m		GBP75m	GBP75m
Return on average economic capital	39%		36%	17%
Economic profit	GBP346m		GBP309m	GBP89m
Loans and advances to customers	GBP29.3bn		GBP29.0bn	GBP25.3bn
Customer accounts	GBP11.4bn		GBP11.0bn	GBP10.2bn
Staff Numbers	14,100		13,900	12,500
Total assets	GBP38.5bn		GBP38.2bn	GBP34.0bn
Risk weighted assets	GBP20.4bn		GBP20.1bn	GBP20.2bn

(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 - Absa

	Group			
	2006 as published	structure changes	2006 as published	2005 as published
	GBPm	GBPm	GBPm	GBPm
Net interest income	1,049	-	1,049	488
Net fee and commission income	855	-	855	328
Net trading income	(11)	-	(11)	(28)
Net investment income	122	-	122	55
Principal transactions	111	-	111	27
Net premiums from insurance contracts	240	-	240	98
Other income	54	-	54	37
Total income	2,309	-	2,309	978
Net claims and benefits on insurance contracts	(106)	-	(106)	(44)
Total income net of insurance claims	2,203	-	2,203	934
Impairment charges	(126)	-	(126)	(19)
Net income	2,077	-	2,077	915
Operating expenses excluding	(1,312)	-	(1,312)	(583)

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amortisation of intangible assets				
Amortisation of intangible assets	(76)	-	(76)	(41)
Operating expenses	(1,388)	-	(1,388)	(624)
Share of post-tax results of associates and joint ventures	9	-	9	7
Profit before tax	698	-	698	298
Cost:income ratio (1)	63%		63%	67%
Cost:net income ratio (2)	67%		67%	37%
Risk Tendency	GBP145m		GBP145m	GBP100m
Return on average economic capital	34%		34%	36%
Economic profit	GBP184m		GBP184m	GBP90m
Loans and advances to customers	GBP24.2bn		GBP24.2bn	GBP23.9bn
Customer accounts	GBP11.1bn		GBP11.1bn	GBP12.2bn
Staff Numbers	33,900		33,900	32,700
Total assets	GBP30.4bn		GBP30.4bn	GBP29.4bn
Risk weighted assets	GBP20.7bn		GBP20.7bn	GBP20.8bn

(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

	2006 as published	Group structure changes	2006 as published	2005 as published
	GBPm	GBPm	GBPm	GBPm
Net interest income	1,158	-	1,158	1,065
Net fee and commission income	952	-	952	776
Net trading income	3,562	-	3,562	2,231
Net investment income	573	-	573	413
Principal transactions	4,135	-	4,135	2,644
Other income	22	-	22	20
Total income	6,267	-	6,267	4,505
Impairment charges	(42)	-	(42)	(111)
Net income	6,225	-	6,225	4,394
Operating expenses excluding amortisation of intangible assets	(3,996)	-	(3,996)	(2,961)
Amortisation of intangible assets	(13)	-	(13)	(2)
Operating expenses	(4,009)	-	(4,009)	(2,963)
Profit before tax	2,216	-	2,216	1,431
Cost:income ratio (1)	64%		64%	66%
Cost:net income ratio (2)	64%		64%	67%
Average DVaR	GBP37m		GBP37m	GBP32m
Risk Tendency	GBP95m		GBP95m	GBP110m
Return on average economic capital	41%		41%	34%
Average net income generated per	GBP560		GBP560	GBP498

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member of staff ('000)

Economic profit	GBP1,181m	GBP1,181m	GBP706m
Staff Numbers	13,200	13,200	9,900
Total assets	GBP657.9bn	GBP657.9bn	GBP601.2bn
Risk weighted assets	GBP137.6bn	GBP137.6bn	GBP116.7bn
Corporate Lending Portfolio	GBP40.6bn	GBP40.6bn	GBP40.1bn

(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

	2006 as published	Group structure changes	2006 as published	2005 as published
	GBPm	GBPm	GBPm	GBPm
Net interest income	10	-	10	15
Net fee and commission income	1,651	-	1,651	1,297
Net trading income	2	-	2	2
Net investment income	2	-	2	4
Principal transactions	4	-	4	6
Total income	1,665	-	1,665	1,318
Operating expenses excluding amortisation of intangible assets	(946)	-	(946)	(775)
Amortisation of intangible assets	(5)	-	(5)	(4)
Operating expenses	(951)	-	(951)	(779)
Share of post-tax results of associates and joint ventures	-	-	-	1
Profit before tax	714	-	714	540
Cost:income ratio (1)	57%		57%	59%
Average income generated per member of staff ('000)	GBP666		GBP666	GBP628
Return on average economic capital	228%		228%	248%
Economic profit	GBP376m		GBP376m	GBP299m
Staff Numbers	2,700		2,700	2,300
Total assets	GBP80.5bn		GBP80.5bn	GBP80.9bn
Risk weighted assets	GBP1.4bn		GBP1.4bn	GBP1.5bn

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

### Barclays Wealth

Group  
structure

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	2006 as disclosed	and disclosure changes	2006 restated	2005 restated
	GBPm	GBPm	GBPm	GBPm
Net interest income	366	26	392	346
Net fee and commission income	665	9	674	593
Net trading income	-	2	2	-
Net investment income	-	154	154	264
Principal transactions	-	156	156	264
Net premiums from insurance contracts	-	210	210	195
Other income	5	11	16	11
Total income	1,036	412	1,448	1,409
Net claims and benefits on insurance contacts	-	(288)	(288)	(375)
Total income net of insurance claims	1,036	124	1,160	1,034
Impairment charges	(2)	-	(2)	(2)
Net income	1,034	124	1,158	1,032
Operating expenses excluding amortisation of intangible assets (1)	(817)	(92)	(909)	(866)
Amortisation of intangible assets	(4)	-	(4)	(2)
Operating expenses	(821)	(92)	(913)	(868)
Profit before tax	213	32	245	164
Cost:income ratio (2)	79%		79%	84%
Cost:net income ratio (3)	79%		79%	84%
Risk Tendency	GBP10m		GBP10m	GBP5m
Return on average economic capital	48%		40%	33%
Average net income per member of staff (GBP'000)	138		181	167
Economic profit	GBP144m		GBP130m	GBP103m
Customer accounts	GBP25.2bn		GBP28.3bn	GBP25.8bn
Loans and advances to customers	GBP5.7bn		GBP6.2bn	GBP5.0bn
Staff Numbers	7,800		6,600	6,200
Total assets	GBP7.3bn		GBP15.0bn	GBP13.4bn
Risk weighted assets	GBP5.7bn		GBP6.1bn	GBP4.3bn
Total Client Assets	GBP93.0bn		GBP116.1bn	GBP97.5bn

(1) Operating expenses excluding amortisation of intangibles includes GBP67m and GBP85m relating to endowment redress costs in 2006 and 2005 respectively.

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

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

Barclays Wealth - closed life

	Group	2006	2005
	2006 as disclosed		

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	published GBPm	changes GBPm	restated GBPm	restated GBPm
Net interest income	(8)	8	-	-
Net fee and commission income	50	(50)	-	-
Net trading income	2	(2)	-	-
Net investment income	154	(154)	-	-
Principal transactions	156	(156)	-	-
Net premiums from insurance contracts	210	(210)	-	-
Other income	11	(11)	-	-
Total income	419	(419)	-	-
Net claims and benefits on insurance contracts	(288)	288	-	-
Total income net of insurance claims	131	(131)	-	-
Operating expenses	(109)	109	-	-
Profit/(loss) before tax	22	(22)	-	-
Cost:income ratio (1)	83%			
Return on average economic capital	(22%)		-	-
Economic loss	(GBP18m)		-	-
Staff Numbers	-		-	-
Total assets	GBP7.6bn		-	-

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

Head Office Functions and Other Operations

	2006 as published GBPm	Group structure changes GBPm	2006 restated GBPm	2005 restated GBPm
Net interest income	80	-	80	160
Net fee and commission income	(359)	-	(359)	(398)
Net trading income	40	-	40	85
Net investment income	2	-	2	8
Principal transactions	42	-	42	93
Net premiums from insurance contracts	197	-	197	146
Other income	39	-	39	24
Total income	(1)	-	(1)	25
Impairment releases/(charges)	11	-	11	(1)
Net income	10	-	10	24
Operating expenses excluding amortisation of intangible assets	(259)	-	(259)	(343)
Amortisation of intangible assets	(10)	-	(10)	(4)
Operating expenses	(269)	-	(269)	(347)
Loss before tax	(259)	-	(259)	(323)
Risk Tendency	GBP10m		GBP10m	GBP25m
Staff Numbers	1,200		1,200	900
Total assets	GBP7.1bn		GBP7.1bn	GBP9.3bn

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Risk weighted assets GBP1.9bn GBP1.9bn GBP4.0bn

### Total assets

	2006 as Published GBPm	Group structure changes GBPm	2006 restated GBPm	2005 restated GBPm
UK Banking	139,902	7,674	147,576	137,981
UK Retail Banking	74,018	7,674	81,692	78,066
UK Business Banking	65,884	-	65,884	59,915
Barclaycard	27,628	(7,546)	20,082	18,236
International Retail and Commercial Banking (IRCB)	68,848	(260)	68,588	63,383
IRCB - ex Absa	38,451	(260)	38,191	34,022
IRCB - Absa	30,397	-	30,397	29,361
Barclays Capital	657,922	-	657,922	601,193
Barclays Global Investors	80,515	-	80,515	80,900
Barclays Wealth	7,285	7,737	15,022	13,401
Barclays Wealth - closed life	7,605	(7,605)	-	-
Head office functions and other operations	7,082	-	7,082	9,263
<b>Total assets</b>	<b>996,787</b>	<b>-</b>	<b>996,787</b>	<b>924,357</b>

### Risk Weighted Assets

	2006 as Published GBPm	Group structure changes GBPm	2006 restated GBPm	2005 restated GBPm
UK Banking	84,903	8,078	92,981	87,971
UK Retail Banking	34,942	8,078	43,020	40,845
UK Business Banking	49,961	-	49,961	47,126
Barclaycard	25,203	(8,168)	17,035	13,625
International Retail and Commercial Banking (IRCB)	41,053	(236)	40,810	41,069
IRCB - ex Absa	20,325	(236)	20,082	20,235
IRCB - Absa	20,728	-	20,728	20,834
Barclays Capital	137,635	-	137,635	116,677
Barclays Global Investors	1,375	-	1,375	1,456
Barclays Wealth	5,744	326	6,077	4,305
Barclays Wealth - closed life	-	-	-	-
Head office functions and other operations	1,920	-	1,920	4,045
<b>Risk Weighted Assets</b>	<b>297,833</b>	<b>-</b>	<b>297,833</b>	<b>269,148</b>

### Profit before tax net of restatements

	Half-year ended		
	2006	31.12.06	30.06.06
	GBPm	GBPm	GBPm
UK Banking	2,546	1,293	1,253
UK Retail Banking	1,181	581	600
UK Business Banking	1,365	712	653
Barclaycard	458	132	326

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International Retail and Commercial Banking (IRCB)	1,216	704	512
IRCB - ex Absa	518	323	195
IRCB - Absa	698	381	317
Barclays Capital	2,216	970	1,246
Barclays Global Investors	714	350	364
Barclays Wealth	245	116	129
Barclays Wealth - closed life	-	-	-
Head office functions and other operations	(259)	(102)	(157)
Profit before tax	7,136	3,463	3,673

### UK Banking

	Half-year ended		
	2006	31.12.06	30.06.06
	GBPm	GBPm	GBPm
Net interest income	4,467	2,287	2,180
Net fee and commission income	1,932	985	947
Net trading income	2	-	2
Net investment income	28	11	17
Principal transactions	30	11	19
Net premiums from insurance contracts	284	141	143
Other income	63	61	2
Total income	6,776	3,485	3,291
Net claims and benefits on insurance contracts	(35)	(7)	(28)
Total income net of insurance claims	6,741	3,478	3,263
Impairment charges	(887)	(481)	(406)
Net income	5,854	2,997	2,857
Operating expenses excluding amortisation of intangible assets	(3,387)	(1,782)	(1,605)
Amortisation of intangible assets	(2)	(1)	(1)
Operating expenses	(3,389)	(1,783)	(1,606)
Share of post-tax results of associates and joint ventures	5	3	2
Profit on disposal of subsidiaries, associates and joint ventures	76	76	-
Profit before tax	2,546	1,293	1,253
Cost:income ratio (1)	50%	51%	49%
Cost:net income ratio (2)	58%	59%	56%
Return on average economic capital	26%	27%	24%
Economic profit	GBP1,327m	GBP734m	GBP593m
Staff Numbers		42,600	42,900
Loans and advances to customers		GBP131.0bn	GBP127.8bn
Customer accounts		GBP139.7bn	GBP133.4bn
Total assets		GBP147.6bn	GBP142.0bn
Risk weighted assets		GBP93.0bn	GBP92.8bn

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

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

### UK Retail Banking

	2006	Half-year ended	
		31.12.06	30.06.06
	GBPm	GBPm	GBPm
Net interest income	2,765	1,407	1,358
Net fee and commission income	1,290	654	636
Net trading income	-	-	-
Net investment income	-	-	-
Principal transactions	-	-	-
Net premiums from insurance contracts	284	141	143
Other income	42	42	-
Total income	4,381	2,244	2,137
Net claims and benefits on insurance contracts	(35)	(7)	(28)
Total income net of insurance claims	4,346	2,237	2,109
Impairment charges	(635)	(329)	(306)
Net income	3,711	1,908	1,803
Operating expenses excluding amortisation of intangible assets	(2,531)	(1,328)	(1,203)
Amortisation of intangible assets	(1)	(1)	-
Operating expenses	(2,532)	(1,329)	(1,203)
Share of post-tax results of associates and joint ventures	2	2	-
Profit on disposal of subsidiaries, associates and joint ventures	-	-	-
Profit before tax	1,181	581	600
Cost:income ratio (1)	58%	59%	57%
Cost:net income ratio (2)	68%	70%	67%
Return on average economic capital	28%	30%	26%
Economic profit	GBP589m	GBP323m	GBP266m
Staff Numbers		34,500	35,000
Loans and advances to customers		GBP74.7bn	GBP72.2bn
Customer accounts		GBP82.3bn	GBP79.1bn
Total assets		GBP81.7bn	GBP78.5bn
Risk weighted assets		GBP43.0bn	GBP42.0bn

(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.

### UK Business Banking

	2006	Half-year ended	
		31.12.06	30.06.06
	GBPm	GBPm	GBPm
Net interest income	1,702	880	822
Net fee and commission income	642	331	311



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Net trading income	2	-	2
Net investment income	28	11	17
Principal transactions	30	11	19
Other income	21	19	2
Total income	2,395	1,241	1,154
Impairment charges	(252)	(152)	(100)
Net income	2,143	1,089	1,054
Operating expenses excluding amortisation of intangible assets	(856)	(454)	(402)
Amortisation of intangible assets	(1)	-	(1)
Operating expenses	(857)	(454)	(403)
Share of post-tax results of associates and joint ventures	3	1	2
Profit on disposal of subsidiaries, associates and joint ventures	76	76	-
Profit before tax	1,365	712	653
Cost:income ratio (1)	36%	37%	35%
Cost:net income ratio (2)	40%	42%	38%
Return on average economic capital	37%	39%	35%
Economic profit	GBP738m	GBP411m	GBP327m
Staff Numbers		8,100	7,900
Loans and advances to customers		GBP56.3bn	GBP55.6bn
Customer accounts		GBP57.4bn	GBP54.3bn
Total assets		GBP65.9bn	GBP63.5bn
Risk weighted assets		GBP50.0bn	GBP50.8bn

(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	
	2006	31.12.06	30.06.06
	GBPm	GBPm	GBPm
Net interest income	1,383	705	678
Net fee and commission income	1,106	544	562
Net investment income	15	-	15
Net premiums from insurance contracts	18	11	7
Total income	2,522	1,260	1,262
Net claims and benefits on insurance contracts	(8)	(4)	(4)
Total income net of insurance claims	2,514	1,256	1,258
Impairment charge and other credit provisions	(1,067)	(579)	(488)
Net income	1,447	677	770
Operating expenses excluding amortisation of intangible assets	(964)	(527)	(437)
Amortisation of intangible assets	(17)	(9)	(8)
Operating expenses	(981)	(536)	(445)
Share of post-tax results of associates and joint ventures	(8)	(9)	1

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Profit before tax	458	132	326
Cost:income ratio (1)	39%	43%	35%
Cost:net income ratio (2)	68%	79%	58%
Return on average economic capital	16%	12%	20%
Economic profit	GBP137m	GBP22m	GBP115m
Staff Numbers		8,500	8,300
Loans and advances to customers		GBP18.2bn	GBP17.4bn
Total assets		GBP20.1bn	GBP19.2bn
Risk weighted assets		GBP17.0bn	GBP15.7bn

(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

	2006	Half-year ended	
		31.12.06	30.06.06
	GBPm	GBPm	GBPm
Net interest income	1,653	809	844
Net fee and commission income	1,221	593	628
Net trading income	6	3	3
Net investment income	188	141	47
Principal transactions	194	144	50
Net premiums from insurance contracts	351	177	174
Other income	74	40	34
Total income	3,493	1,763	1,730
Net claims and benefits on insurance contracts	(244)	(125)	(119)
Total income net of insurance claims	3,249	1,638	1,611
Impairment charges	(167)	(99)	(68)
Net income	3,082	1,539	1,543
Operating expenses excluding amortisation of intangible assets	(2,077)	(1,064)	(1,013)
Amortisation of intangible assets	(85)	(40)	(45)
Operating expenses	(2,162)	(1,104)	(1,058)
Share of post-tax results of associates and joint ventures	49	22	27
Profit on disposal of subsidiaries, associates and joint ventures	247	247	-
Profit before tax	1,216	704	512
Cost:income ratio (1)	67%	67%	66%
Cost:net income ratio (2)	70%	72%	69%
Return on average economic capital	36%	42%	28%
Economic profit	GBP493m	GBP324m	GBP169m
Staff Numbers		47,800	46,800
Loans and advances to customers		GBP53.2bn	GBP50.2bn
Customer accounts		GBP22.1bn	GBP22.6bn
Total assets		GBP68.6bn	GBP64.9bn

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Risk weighted assets

GBP40.8bn    GBP41.9bn

(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

	2006 GBPm	Half-year ended	
		31.12.06 GBPm	30.06.06 GBPm
Net interest income	604	311	293
Net fee and commission income	366	181	185
Net trading income	17	5	12
Net investment income	66	37	29
Principal transactions	83	42	41
Net premiums from insurance contracts	111	61	50
Other income	20	6	14
Total income	1,184	601	583
Net claims and benefits on insurance contracts	(138)	(73)	(65)
Total income net of insurance claims	1,046	528	518
Impairment charges	(41)	(25)	(16)
Net income	1,005	503	502
Operating expenses excluding amortisation of intangible assets	(765)	(441)	(324)
Amortisation of intangible assets	(9)	(5)	(4)
Operating expenses	(774)	(446)	(328)
Share of post-tax results of associates and joint ventures	40	19	21
Profit on disposal of subsidiaries, associates and joint ventures	247	247	-
Profit before tax	518	323	195
Cost:income ratio (1)	74%	85%	63%
Cost:net income ratio (2)	77%	89%	65%
Return on average economic capital	36%	48%	22%
Economic profit	GBP309m	GBP233m	GBP76m
Staff Numbers		13,900	13,100
Loans and advances to customers		GBP29.0bn	GBP26.8bn
Customer accounts		GBP11.0bn	GBP10.5bn
Total assets		GBP38.2bn	GBP35.6bn
Risk weighted assets		GBP20.1bn	GBP21.2bn

(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

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income net of insurance claims, less impairment charges.

### International Retail and Commercial Banking - Absa

	2006	Half-year ended	
		31.12.06	30.06.06
	GBPm	GBPm	GBPm
Net interest income	1,049	498	551
Net fee and commission income	855	412	443
Net trading income	(11)	(2)	(9)
Net investment income	122	104	18
Principal transactions	111	102	9
Net premiums from insurance contracts	240	116	124
Other income	54	34	20
Total income	2,309	1,162	1,147
Net claims and benefits on insurance contracts	(106)	(52)	(54)
Total income net of insurance claims	2,203	1,110	1,093
Impairment charges	(126)	(74)	(52)
Net income	2,077	1,036	1,041
Operating expenses excluding amortisation of intangible assets	(1,312)	(623)	(689)
Amortisation of intangible assets	(76)	(35)	(41)
Operating expenses	(1,388)	(658)	(730)
Share of post-tax results of associates and joint ventures	9	3	6
Profit before tax	698	381	317
Cost:income ratio (1)	63%	59%	67%
Cost:net income ratio (2)	67%	64%	70%
Return on average economic capital	34%	32%	37%
Economic profit	GBP184m	GBP91m	GBP93m
Staff Numbers		33,900	33,700
Loans and advances to customers		GBP24.2bn	GBP23.4bn
Customer accounts		GBP11.1bn	GBP12.1bn
Total assets		GBP30.4bn	GBP29.3bn
Risk weighted assets		GBP20.7bn	GBP20.7bn

(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

	2006	Half-year ended	
		31.12.06	30.06.06
	GBPm	GBPm	GBPm
Net interest income	1,158	663	495
Net fee and commission income	952	436	516
Net trading income	3,562	1,423	2,139
Net investment income	573	296	277
Principal transactions	4,135	1,719	2,416
Other income	22	12	10

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Total income	6,267	2,830	3,437
Impairment charges	(42)	28	(70)
Net income	6,225	2,858	3,367
Operating expenses excluding amortisation of intangible assets	(3,996)	(1,876)	(2,120)
Amortisation of intangible assets	(13)	(12)	(1)
Operating expenses	(4,009)	(1,888)	(2,121)
Profit before tax	2,216	970	1,246
Cost:income ratio (1)	64%	67%	62%
Cost:net income ratio (2)	64%	66%	63%
Average DVaR	GBP37	GBP37m	GBP36m
Return on average economic capital	41%	36%	47%
Average net income generated per member of staff ('000)	GBP560	GBP230	GBP330
Economic profit	GBP1,181m	GBP510m	GBP671m
Staff Numbers		13,200	10,500
Total assets		GBP657.9bn	GBP659.3bn
Risk weighted assets		GBP137.6bn	GBP130.5bn

(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

	2006	Half-year ended	
	GBPm	31.12.06 GBPm	30.06.06 GBPm
Net interest income	10	3	7
Net fee and commission income	1,651	814	837
Net trading income	2	1	1
Net investment income	2	2	-
Principal transactions	4	3	1
Total income	1,665	820	845
Operating expenses excluding amortisation of intangible assets	(946)	(467)	(479)
Amortisation of intangible assets	(5)	(3)	(2)
Operating expenses	(951)	(470)	(481)
Profit before tax	714	350	364
Cost:income ratio (1)	57%	57%	57%
Average income generated per member of staff ('000)	GBP666	GBP306	GBP360
Return on average economic capital	228%	202%	260%
Economic profit	GBP376m	GBP181m	GBP195m
Staff Numbers		2,700	2,400
Total assets		GBP80.5bn	GBP77.3bn
Risk weighted assets		GBP1.4bn	GBP1.4bn

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(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		
	2006	31.12.06	30.06.06
	GBPm	GBPm	GBPm
Net interest income	392	200	192
Net fee and commission income	674	329	345
Net trading income	2	1	1
Net investment income	154	130	24
Principal transactions	156	131	25
Net Premium from Insurance contacts	210	117	93
Other income	16	11	5
Total income	1,448	788	660
Net claims and benefits from insurance contracts	(288)	(206)	(82)
Total Income net of insurance claims	1,160	582	578
Impairment charges	(2)	(1)	(1)
Net income	1,158	581	577
Operating expenses excluding amortisation of intangible assets (1)	(909)	(463)	(446)
Amortisation of intangible assets	(4)	(2)	(2)
Operating expenses	(913)	(465)	(448)
Profit before tax	245	116	129
Cost:income ratio (2)	79%	80%	78%
Cost:net income ratio (3)	79%	80%	78%
Return on average economic capital	40%	30%	51%
Economic profit	GBP130m	GBP43m	GBP87m
Staff Numbers		6,600	6,400
Customer accounts		GBP28.3bn	GBP28.0bn
Loans and advances to customers		GBP6.2bn	GBP5.5bn
Total assets		GBP15.0bn	GBP14.1bn
Risk weighted assets		GBP6.1bn	GBP5.2bn
Total Client Assets		GBP116.1bn	GBP105.9bn

(1)Operating expenses excluding amortisation of intangibles includes GBP67m, GBP34m and GBP33m relating to endowment redress costs for full year 2006, half year ended 31st December 2006 and half year ended 30th June 2006 respectively.

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

(3)The cost:net income ratio is defined as operating expenses compared to total

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income net of insurance claims, less impairment charges.

### Head Office Functions and Other Operations

	Half-year ended		
	2006	31.12.06	30.06.06
	GBPm	GBPm	GBPm
Net interest income	80	72	8
Net fee and commission income	(359)	(176)	(183)
Net trading income	40	(15)	55
Net investment income	2	8	(6)
Principal transactions	42	(7)	49
Net premiums from insurance contracts	197	104	93
Other income	39	29	10
Total income	(1)	22	(23)
Impairment releases/(charges)	11	35	(24)
Net income	10	57	(47)
Operating expenses excluding amortisation of intangible assets	(259)	(153)	(106)
Amortisation of intangible assets	(10)	(6)	(4)
Operating expenses	(269)	(159)	(110)
Loss before tax	(259)	(102)	(157)
 Staff Numbers		 1,200	 1,000
 Total assets		 GBP7.1bn	 GBP9.3bn
Risk weighted assets		GBP1.9bn	GBP3.4bn

### Restated Total Assets

	31.12.06	Half-year ended	
		30.06.06	31.12.05
	GBPm	GBPm	GBPm
UK Banking	147,576	141,970	137,981
UK Retail Banking	81,692	78,485	78,066
UK Business Banking	65,884	63,485	59,915
Barclaycard	20,082	19,155	18,236
International Retail and Commercial Banking	68,588	64,916	63,383
International Retail and Commercial Banking - ex Absa	38,191	35,616	34,022
International Retail and Commercial Banking - Absa	30,397	29,300	29,361
Barclays Capital	657,922	659,328	601,193
Barclays Global Investors	80,515	77,298	80,900
Barclays Wealth	15,022	14,170	13,401
Head office functions and other operations	7,082	9,287	9,263
Total assets	996,787	986,124	924,357

### Restated Risk Weighted Assets

	31.12.06	Half-year ended	
		30.06.06	31.12.05
	GBPm	GBPm	GBPm
UK Banking	92,981	92,805	87,971
UK Retail Banking	43,020	42,021	40,845
UK Business Banking	49,961	50,784	47,126
Barclaycard	17,035	15,698	13,625

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International Retail and Commercial Banking	40,810	41,884	41,069
International Retail and Commercial Banking - ex Absa	20,082	21,211	20,235
International Retail and Commercial Banking - Absa	20,728	20,673	20,834
Barclays Capital	137,635	130,533	116,677
Barclays Global Investors	1,375	1,378	1,456
Barclays Wealth	6,077	5,202	4,305
Head office functions and other operations	1,920	3,424	4,045
Risk weighted assets	297,833	290,924	269,148

### Restated Business Margins

	Full-year	Half-year	Half-year	Full-year
	31.12.06	31.12.06	30.06.06	31.12.05
	%	%	%	%
UK Retail Banking assets	1.32	1.28	1.35	1.43
UK Retail Banking liabilities	2.05	2.08	2.01	2.02
UK Business Banking assets	1.92	1.98	1.86	1.87
UK Business Banking liabilities	1.46	1.48	1.44	1.46
Barclays Wealth assets	1.08	1.08	1.07	0.96
Barclays Wealth liabilities	1.10	1.12	1.08	1.04
Barclaycard assets	7.13	6.96	7.32	7.11
IRCB - ex Absa assets	1.29	1.34	1.24	1.36
IRCB - ex Absa liabilities	2.06	1.99	2.12	2.03
IRCB - Absa assets	2.95	2.46	3.45	3.52
IRCB - Absa liabilities	2.29	2.16	2.41	2.39

### Average Balances

	Full-year	Half-year	Half-year	Full-year
	31.12.06	31.12.06	30.06.06	31.12.05
	GBPm	GBPm	GBPm	GBPm
UK Retail Banking assets	73,593	74,057	73,128	74,138
UK Retail Banking liabilities	76,498	78,120	74,876	71,003
UK Business Banking assets	52,018	52,933	51,103	43,985
UK Business Banking liabilities	44,839	46,007	43,671	40,545
Barclays Wealth assets	5,543	5,816	5,270	4,712
Barclays Wealth liabilities	27,744	27,694	27,523	26,136
Barclaycard assets	17,918	18,427	17,408	16,102
IRCB - ex Absa assets	27,210	28,341	26,046	22,743
IRCB - ex Absa liabilities	10,423	11,044	9,862	8,983
IRCB - Absa assets	24,388	24,548	24,228	20,225
IRCB - Absa liabilities	12,826	12,197	13,455	13,388

### Restated business net interest income

	Full-year	Half-year	Half-year	Full-year
	31.12.06	31.12.06	30.06.06	31.12.05
UK Retail Banking assets	970	479	491	1,062
UK Retail Banking liabilities	1,566	819	747	1,436
UK Business Banking assets	999	527	471	823
UK Business Banking liabilities	655	343	312	592
Barclays Wealth assets	60	32	28	45



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Barclays Wealth liabilities	306	158	148	273
Barclaycard assets	1,278	646	632	1,144
IRCB - ex Absa assets	349	190	160	310
IRCB - ex Absa liabilities	216	110	106	183
IRCB - Absa assets	719	305	414	308
IRCB - Absa liabilities	294	133	161	138
Business assets total net interest income	4,375	2,179	2,196	3,692
Business liabilities total net interest income	3,037	1,563	1,474	2,622
Business net interest income	7,412	3,742	3,670	6,314

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

	Full-year 31.12.06 GBPm	Half-year ended 31.12.06 GBPm	Half-year ended 30.06.06 GBPm	Full-year 31.12.05 GBPm
Business net interest income	7,412	3,742	3,670	6,314
Other:				
- Barclays Capital	1,158	663	495	1,065
- Barclays Global Investors	10	3	7	15
- Other	563	331	232	681
Group net interest income	9,143	4,739	4,404	8,075

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; and net funding on non customer assets and liabilities.

Restated Risk Tendency

	Full-year 31.12.06 GBPm	Half-year 30.06.06 GBPm	Full-year 31.12.05 GBPm
UK Banking	790	705	665
UK Retail Banking	500	430	415
UK Business Banking	290	275	250
Barclaycard	1,135	1,105	865
International Retail and Commercial Banking	220	195	175

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International Retail and Commercial Banking - ex Absa	75	70	75
International Retail and Commercial Banking - Absa	145	125	100
Barclays Capital	95	125	110
Barclays Wealth	10	10	5
Head office functions and other operations (1)	10	25	25
Risk Tendency	2,260	2,165	1,845

(1) Includes businesses in transition.

Restated economic capital demand (1)

	31.12.06	Half-year ended	
		30.06.06	31.12.05
	GBPm	GBPm	GBPm
UK Banking	6,000	5,850	5,850
UK Retail Banking	3,300	3,250	3,250
UK Business Banking	2,700	2,600	2,600
Barclaycard	1,950	2,150	1,900
International Retail and Commercial Banking	1,950	1,850	1,450
International Retail and Commercial Banking - ex Absa	1,200	1,150	1,150
International Retail and Commercial Banking - Absa (2)	750	700	300
Barclays Capital (2)	3,750	3,600	2,900
Barclays Global Investors	150	150	150
Barclays Wealth	400	400	450
Head office functions and other operations (3)	300	250	300
Business unit economic capital	14,500	14,250	13,000
Capital held at Group centre (4)	1,450	900	1,050
Economic capital requirement (excluding goodwill)	15,950	15,150	14,050
Average historic goodwill and intangible assets (5)	7,750	7,900	6,450
Total economic capital requirement (6)	23,700	23,050	20,500

(1) Year-end economic capital is calculated using a five point average over the year and is rounded to the nearest GBP50m for presentation purposes. For the half-year a three point average is used.

(2) Average economic capital demand for Absa relates to 5 months of 2005.

(3) Includes businesses in transition and capital for Head office and central support functions.

(4) The Group's practice is to maintain an appropriate level of excess capital, held at Group centre, which is not allocated to business units. This variance arises as a result of capital management timing and includes capital held to cover pension contribution risk.

(5) Average goodwill relates to purchased goodwill and intangible assets from

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business acquisitions. Absa goodwill is included for 5 months of 2005. As at 31st December 2006 Absa goodwill and intangibles amounted to GBP1.5bn and total goodwill and intangibles was GBP7.9bn.

(6) Total period-end economic capital requirement as at 31st December 2006 stood at GBP25,150m (30th June 2006: GBP24,100m; 31st December 2005: GBP21,850m).

### Restated economic profit generated by business

	Full-year 31.12.06	Half-year 30.06.06	Full-year 31.12.05
	GBPm	GBPm	GBPm
UK Banking	1,327	593	1,069
UK Retail Banking	589	266	525
UK Business Banking	738	327	544
Barclaycard	137	115	269
International Retail and Commercial Banking	493	169	179
International Retail and Commercial Banking - ex Absa	309	76	89
International Retail and Commercial Banking - Absa	184	93	90
Barclays Capital	1,181	671	706
Barclays Global Investors	376	195	299
Barclays Wealth	130	87	103
Head office functions and other operations	(315)	(143)	(340)
	3,329	1,687	2,285
Historic goodwill	(739)	(376)	(615)
Variance to average shareholders' funds (excluding minority interest)	114	74	82
Economic profit	2,704	1,385	1,752

### Restated staff numbers

	31.12.06	Half-year ended	
	31.12.06	30.06.06	31.12.05
UK Banking	42,600	42,900	41,100
UK Retail Banking	34,500	35,000	33,300
UK Business Banking	8,100	7,900	7,800
Barclaycard	8,500	8,300	7,700
International Retail and Commercial Banking	47,800	46,800	45,200
International Retail and Commercial Banking - ex Absa	13,900	13,100	12,500
International Retail and Commercial Banking - Absa	33,900	33,700	32,700
Barclays Capital	13,200	10,500	9,900
Barclays Global Investors	2,700	2,400	2,300
Barclays Wealth	6,600	6,400	6,200
Head office functions and other operations	1,200	1,000	900
Total Group permanent and fixed term contract staff worldwide	122,600	118,300	113,300
Agency staff worldwide	9,100	8,700	7,000
Total including agency staff	131,700	127,000	120,300

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