

**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:

- profit growth;
- 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.

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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.



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## Reorganisation Highlights

2009 & 08 as Published	Group Structure Changes	As Restated
<b>GRCB</b>		<b>GRB</b>
<b>UK Retail Banking</b> Services to UK retail and local business customers	Smaller business customers transferred from Barclays Commercial Bank	<b>UK Retail Banking</b> p. 4 Services to UK retail and local business customers
<b>Barclays Commercial Bank</b> SME corporate customers in the UK & Ireland	Smaller business customers transferred to UK Retail Banking Balance of business to Barclays Corporate in CIBWM	-
<b>Barclaycard</b> UK and International Barclaycard operations	Minor re-alignment of branch network costs from UK Retail Banking and other central costs	<b>Barclaycard</b> p. 6 UK and International Barclaycard operations
<b>GRCB - Western Europe</b> Retail and commercial banking in Continental Europe serving customers principally in Spain, Italy, Portugal, France and Russia	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 All private banking customers in France transferred from Barclays Wealth	<b>Western Europe Retail Banking</b> p. 8 Banking in Western Europe serving retail and local business customers principally in Spain, Italy and Portugal, and retail customers in France
<b>GRCB - Emerging Markets</b> Retail and commercial banking in 14 countries in Africa, the Indian Ocean and other markets	Businesses in India, Indonesia, Pakistan and the UAE transferred to Barclays Corporate	<b>Barclays Africa</b> p. 10 Retail and commercial banking operations in 10 countries in Africa and the Indian Ocean
<b>GRCB - Absa</b>	Now managed as a separate business unit	-
<b>IBIM</b>		<b>CIBWM</b>
<b>Barclays Capital</b> Global investment banking	No change	<b>Barclays Capital</b> p. 12 Global investment banking
-	Larger business customers transferred from Barclays Commercial Bank  Larger business customers in Spain, Italy and Portugal and all commercial customers in France transferred from GRCB – Western Europe  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>Barclays Corporate</b> p. 14 - UK & Ireland SME corporate customers in UK & Ireland  - Continental Europe SME corporate customers in Continental Europe  - New Markets All businesses in India, Pakistan, Indonesia, Russia and the UAE
<b>Barclays Wealth</b> Private banking and wealth management	All private banking customers in France transferred to Western Europe Retail Banking	<b>Barclays Wealth</b> p. 18 Private banking and wealth management
<b>BGI</b> 19.9% interest in BlackRock Inc. and minor residual BGI activities	-	<b>Investment Management<sup>1</sup></b> p. 20 19.9% interest in BlackRock Inc. and minor residual BGI activities
<b>GRCB – Absa</b>		<b>Absa</b> p. 22
-	Absa is now managed as a separate business unit Central support function costs now excluded and re-aligned to other businesses	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>Head Office</b>		<b>Head Office</b> p. 24
Head office functions and other central operations	No change	Head office functions and other central operations

<sup>1</sup> 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

	2009 as Published £m	Group Structure Changes £m	2009 as Restated £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

	2009 as Restated £m	2008 as Restated £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>

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

## Results by Business

### UK Retail Banking – Full Year Ended

Income Statement Information	2009 as Published £m	Group Structure Changes £m	2009 as Restated £m	2008 as Restated £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>
<b>Balance Sheet Information</b>				
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
<b>Performance Ratios</b>				
Return on average economic capital	12%	1%	13%	28%
Cost:income ratio	61%	(2%)	59%	55%
Cost:net income ratio	80%	(2%)	78%	63%
<b>Other Financial Measures</b>				
Economic (loss)/profit	(£64m)	£57m	(£7m)	£768m
Risk weighted assets	£32.2bn	£3.7bn	£35.9bn	£34.3bn
<b>Key Facts</b>				
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

Income Statement Information	Half Year Ended 31.12.09 £m	Half Year Ended 30.06.09 £m	Half Year Ended 31.12.08 £m	Half Year Ended 30.06.08 £m
Net interest income	1,417	1,425	1,666	1,579
Net fee and commission income	651	648	709	675
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>
<b>Balance Sheet Information</b>				
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
<b>Performance Ratios</b>				
Return on average economic capital	15%	12%	26%	30%
Cost:income ratio	57%	61%	55%	54%
Cost:net income ratio	75%	81%	64%	62%
<b>Other Financial Measures</b>				
Economic profit/(loss)	£31m	(£38m)	£374m	£394m
Risk weighted assets	£35.9bn	£35.3bn	£34.3bn	£36.0bn
<b>Key Facts</b>				
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

Income Statement Information	2009 as Published £m	Group Structure Changes £m	2009 as Restated £m	2008 as Restated £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>
UK credit cards - average outstanding balances	£10.8bn	-	£10.8bn	£10.2bn
International - average outstanding balances	£9.7bn	-	£9.7bn	£6.5bn
<b>Total - average outstanding balances</b>	<b>£20.5bn</b>	<b>-</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>-</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

Income Statement Information	Half Year Ended 31.12.09 £m	Half Year Ended 30.06.09 £m	Half Year Ended 31.12.08 £m	Half Year Ended 30.06.08 £m
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

Income Statement Information	2009 as Published <sup>1</sup> £m	Group Structure Changes £m	2009 as Restated £m	2008 as Restated £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>

<sup>1</sup> Published as GRCB – Western Europe.

## Results by Business

### Western Europe Retail Banking – Restated Half Year Ended

Income Statement Information	Half Year Ended 31.12.09 £m	Half Year Ended 30.06.09 £m	Half Year Ended 31.12.08 £m	Half Year Ended 30.06.08 £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

Income Statement Information	2009 as Published <sup>1</sup> £m	Group Structure Changes £m	2009 as Restated £m	2008 as Restated £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>

<sup>1</sup> Published as GRCB – Emerging Markets.

## Results by Business

### Barclays Africa – Restated Half Year Ended

Income Statement Information	Half Year Ended 31.12.09 £m	Half Year Ended 30.06.09 £m	Half Year Ended 31.12.08 £m	Half Year Ended 30.06.08 £m
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%	1%	22%	11%
Cost:income ratio	76%	70%	66%	65%
Cost:net income ratio	90%	84%	71%	74%
<b>Other Financial Measures</b>				
Economic (loss)/profit	(£5m)	(£48m)	£46m	£4m
Risk weighted assets	£7.6bn	£6.8bn	£8.7bn	£8.1bn
<b>Key Facts</b>				
Number of customers	2.8m	2.8m	2.6m	2.2m
Number of employees (full time equivalent)	14,400	15,000	16,500	15,600
Number of branches	490	491	484	517
Number of sales centres	83	165	169	156
<b>Number of distribution points</b>	<b>573</b>	<b>656</b>	<b>653</b>	<b>673</b>

## Results by Business

### Barclays Capital – Full Year Ended

Income Statement Information	2009 as Published £m	Group Structure Changes £m	2009 as Published £m	2008 as Published £m
Net interest income	1,598	-	1,598	1,724
Net fee and commission income	3,001	-	3,001	1,429
Net trading income	7,185	-	7,185	1,506
Net investment (loss)/income	(164)	-	(164)	559
<b>Principal transactions</b>	<b>7,021</b>	<b>-</b>	<b>7,021</b>	<b>2,065</b>
Other income	5	-	5	13
<b>Total income</b>	<b>11,625</b>	<b>-</b>	<b>11,625</b>	<b>5,231</b>
Impairment charges and other credit provisions	(2,591)	-	(2,591)	(2,423)
<b>Net income</b>	<b>9,034</b>	<b>-</b>	<b>9,034</b>	<b>2,808</b>
Operating expenses excluding amortisation of intangible assets	(6,406)	-	(6,406)	(3,682)
Amortisation of intangible assets	(186)	-	(186)	(92)
<b>Operating expenses</b>	<b>(6,592)</b>	<b>-</b>	<b>(6,592)</b>	<b>(3,774)</b>
Share of post-tax results of associates and joint ventures	22	-	22	6
Gain on acquisition	-	-	-	2,262
<b>Profit before tax</b>	<b>2,464</b>	<b>-</b>	<b>2,464</b>	<b>1,302</b>
<b>Balance Sheet Information</b>				
Loans and advances to banks and customers at amortised cost	£162.6bn	-	£162.6bn	£206.8bn
Total assets	£1,019.1bn	-	£1,019.1bn	£1,629.1bn
Assets contributing to adjusted gross leverage	£618.2bn	-	£618.2bn	£681.0bn
Group Liquidity pool	£127bn	-	£127bn	£43bn
<b>Performance Ratios</b>				
Return on average economic capital	15%	-	15%	20%
Cost:income ratio	57%	-	57%	72%
Cost:net income ratio	73%	-	73%	134%
<b>Other Financial Measures</b>				
Economic profit	£195m	-	£195m	£825m
Risk weighted assets	£181.1bn	-	£181.1bn	£227.4bn
Average DVaR (95%)	£77m	-	£77m	£53m
Average total income generated per employee (000s)	£515	-	£515	£281
<b>Key Facts</b>				
Number of employees (full time equivalent)	23,200	-	23,200	23,100



## Results by Business

### Barclays Capital – Half Year Ended

Income Statement Information	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
Net interest income	770	828	1,022	702
Net fee and commission income	1,454	1,547	863	566
Net trading income/(loss)	3,205	3,980	(330)	1,836
Net investment income/(loss)	101	(265)	255	304
<b>Principal transactions</b>	<b>3,306</b>	<b>3,715</b>	<b>(75)</b>	<b>2,140</b>
Other income/(expense)	6	(1)	10	3
<b>Total income</b>	<b>5,536</b>	<b>6,089</b>	<b>1,820</b>	<b>3,411</b>
Impairment charges and other credit provisions	(717)	(1,874)	(1,197)	(1,226)
<b>Net income</b>	<b>4,819</b>	<b>4,215</b>	<b>623</b>	<b>2,185</b>
Operating expenses excluding amortisation of intangible assets	(3,333)	(3,073)	(2,018)	(1,664)
Amortisation of intangible assets	(83)	(103)	(77)	(15)
<b>Operating expenses</b>	<b>(3,416)</b>	<b>(3,176)</b>	<b>(2,095)</b>	<b>(1,679)</b>
Share of post-tax results of associates and joint ventures	14	8	(12)	18
Gain on acquisition	-	-	2,262	-
<b>Profit before tax</b>	<b>1,417</b>	<b>1,047</b>	<b>778</b>	<b>524</b>
<b>Balance Sheet Information</b>				
Loans and advances to banks and customers at amortised cost	£162.6bn	£173.5bn	£206.8bn	£178.2bn
Total assets	£1,019.1bn	£1,133.7bn	£1,629.1bn	£966.1bn
Assets contributing to adjusted gross leverage	£618.2bn	£591.1bn	£681.0bn	£567.9bn
Group Liquidity pool	£127bn	£88bn	£43bn	n/a
<b>Performance Ratios</b>				
Return on average economic capital	19%	12%	31%	7%
Cost:income ratio	62%	52%	115%	49%
Cost:net income ratio	71%	75%	336%	77%
<b>Other Financial Measures</b>				
Economic profit/(loss)	£289m	(£94m)	£931m	(£106m)
Risk weighted assets	£181.1bn	£209.8bn	£227.4bn	£168.1bn
Average DVaR (95%)	£66m	£87m	£63m	£44m
Average total income generated per employee (000s)	£243	£272	£86	£209
<b>Key Facts</b>				
Number of employees (full time equivalent)	23,200	21,900	23,100	16,300

## Results by Business

### Barclays Corporate – Full Year Ended

Income Statement Information	2009 as Published <sup>1</sup> £m	Group Structure Changes £m	2009 as Restated £m	2008 as Restated £m
Net interest income	1,741	342	2,083	1,934
Net fee and commission income	926	76	1,002	904
Net trading income	25	(7)	18	11
Net investment (loss)/income	(51)	5	(46)	23
<b>Principal transactions</b>	<b>(26)</b>	<b>(2)</b>	<b>(28)</b>	<b>34</b>
Other income	112	12	124	120
<b>Total income</b>	<b>2,753</b>	<b>428</b>	<b>3,181</b>	<b>2,992</b>
Impairment charges and other credit provisions	(974)	(584)	(1,558)	(593)
<b>Net income</b>	<b>1,779</b>	<b>(156)</b>	<b>1,623</b>	<b>2,399</b>
Operating expenses excluding amortisation of intangible assets	(1,009)	(421)	(1,430)	(1,310)
Amortisation of intangible assets	(21)	(15)	(36)	(19)
<b>Operating expenses</b>	<b>(1,030)</b>	<b>(436)</b>	<b>(1,466)</b>	<b>(1,329)</b>
Share of post-tax results of associates and joint ventures	-	-	-	(2)
<b>Profit before tax</b>	<b>749</b>	<b>(592)</b>	<b>157</b>	<b>1,068</b>
<b>Balance Sheet Information</b>				
Loans and advances to customers at amortised cost	£59.6bn	£11.1bn	£70.7bn	£79.8bn
Loans and advances to customers at fair value	£13.1bn	-	£13.1bn	£13.0bn
Customer accounts	£62.7bn	£3.6bn	£66.3bn	£60.9bn
Total assets	£75.5bn	£13.3bn	£88.8bn	£98.5bn
<b>Performance Ratios</b>				
Return on average economic capital	16%	(14%)	2%	17%
Cost:income ratio	37%	9%	46%	44%
Cost:net income ratio	58%	32%	90%	55%
<b>Other Financial Measures</b>				
Economic profit/(loss)	£90m	(£622m)	(£532m)	£285m
Risk weighted assets	£60.3bn	£16.6bn	£76.9bn	£82.8bn
<b>Key Facts</b>				
Number of employees (full time equivalent)	9,100	3,800	12,900	14,800

<sup>1</sup> Published as Barclays Commercial Banking.

## Results by Business

### Barclays Corporate – Half Year Ended

Income Statement Information	Half Year Ended 31.12.09 £m	Half Year Ended 30.06.09 £m	Half Year Ended 31.12.08 £m	Half Year Ended 30.06.08 £m
Net interest income	1,042	1,041	1,029	905
Net fee and commission income	494	508	492	412
Net trading income/(loss)	25	(7)	(2)	13
Net investment (loss)/income	(22)	(24)	15	8
<b>Principal transactions</b>	<b>3</b>	<b>(31)</b>	<b>13</b>	<b>21</b>
Other income	4	120	48	72
<b>Total income</b>	<b>1,543</b>	<b>1,638</b>	<b>1,582</b>	<b>1,410</b>
Impairment charges and other credit provisions	(840)	(718)	(393)	(200)
<b>Net income</b>	<b>703</b>	<b>920</b>	<b>1,189</b>	<b>1,210</b>
Operating expenses excluding amortisation of intangible assets	(680)	(750)	(715)	(595)
Amortisation of intangible assets	(18)	(18)	(15)	(4)
<b>Operating expenses</b>	<b>(698)</b>	<b>(768)</b>	<b>(730)</b>	<b>(599)</b>
Share of post-tax results of associates and joint ventures	-	-	(1)	(1)
<b>Profit before tax</b>	<b>5</b>	<b>152</b>	<b>458</b>	<b>610</b>
<b>Balance Sheet Information</b>				
Loans and advances to customers at amortised cost	£70.7bn	£74.8bn	£79.8bn	£77.3bn
Loans and advances to customers at fair value	£13.1bn	£12.0bn	£13.0bn	£8.4bn
Customer accounts	£66.3bn	£57.8bn	£60.9bn	£60.1bn
Total assets	£88.8bn	£92.3bn	£98.5bn	£93.1bn
<b>Performance Ratios</b>				
Return on average economic capital	(1%)	5%	14%	19%
Cost:income ratio	45%	47%	46%	42%
Cost:net income ratio	99%	83%	61%	50%
<b>Other Financial Measures</b>				
Economic (loss)/profit	(£332m)	(£200m)	£95m	£190m
Risk weighted assets	£76.9bn	£77.9bn	£82.8bn	£71.8bn
<b>Key Facts</b>				
Number of employees (full time equivalent)	12,900	13,500	14,800	12,300

## Results by Business

### Barclays Corporate – Geographic Breakdown

#### Year Ended 31<sup>st</sup> December 2009

Income Statement Information	UK & Ireland £m	Continental Europe £m	New Markets £m	Total £m
Income	2,461	385	335	3,181
Impairment charges and other credit provisions	(879)	(308)	(371)	(1,558)
Operating expenses	(909)	(160)	(397)	(1,466)
Share of post-tax results of associates and joint ventures	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>673</b>	<b>(83)</b>	<b>(433)</b>	<b>157</b>
<b>Balance Sheet Information</b>				
Loans and advances to customers at amortised cost	£55.6bn	£11.5bn	£3.6bn	£70.7bn
Loans and advances to customers at fair value	£13.1bn	-	-	£13.1bn
Customer accounts	£58.4bn	£5.6bn	£2.3bn	£66.3bn
Total assets	£71.3bn	£12.8bn	£4.7bn	£88.8bn

#### Year Ended 31<sup>st</sup> December 2008

Income Statement Information	UK & Ireland £m	Continental Europe £m	New Markets £m	Total £m
Income	2,410	287	295	2,992
Impairment charges and other credit provisions	(374)	(124)	(95)	(593)
Operating expenses	(939)	(141)	(249)	(1,329)
Share of post-tax results of associates and joint ventures	(2)	-	-	(2)
<b>Profit/(loss) before tax</b>	<b>1,095</b>	<b>22</b>	<b>(49)</b>	<b>1,068</b>
<b>Balance Sheet Information</b>				
Loans and advances to customers at amortised cost	£63.2bn	£11.5bn	£5.1bn	£79.8bn
Loans and advances to customers at fair value	£13.0bn	-	-	£13.0bn
Customer accounts	£56.4bn	£2.2bn	£2.3bn	£60.9bn
Total assets	£79.5bn	£12.8bn	£6.2bn	£98.5bn

## Results by Business

### Barclays Corporate – Geographic Breakdown

#### Half Year Ended 30th June 2009

Income Statement Information	UK & Ireland £m	Continental Europe £m	New Markets £m	Total £m
Income	1,266	196	176	1,638
Impairment charges and other credit provisions	(415)	(143)	(160)	(718)
Operating expenses	(482)	(80)	(206)	(768)
Share of post-tax results of associates and joint ventures	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>369</b>	<b>(27)</b>	<b>(190)</b>	<b>152</b>
<b>Balance Sheet Information</b>				
Loans and advances to customers at amortised cost	£58.2bn	£12.8bn	£3.8bn	£74.8bn
Loans and advances to customers at fair value	£12.0bn	-	-	£12.0bn
Customer accounts	£52.1bn	£3.7bn	£2.0bn	£57.8bn
Total assets	£73.1bn	£14.4bn	£4.8bn	£92.3bn

#### Half Year Ended 30th June 2008

Income Statement Information	UK & Ireland £m	Continental Europe £m	New Markets £m	Total £m
Income	1,188	123	99	1,410
Impairment charges and other credit provisions	(131)	(42)	(27)	(200)
Operating expenses	(440)	(70)	(89)	(599)
Share of post-tax results of associates and joint ventures	(1)	-	-	(1)
<b>Profit/(loss) before tax</b>	<b>616</b>	<b>11</b>	<b>(17)</b>	<b>610</b>
<b>Balance Sheet Information</b>				
Loans and advances to customers at amortised cost	£63.2bn	£11.4bn	£2.7bn	£77.3bn
Loans and advances to customers at fair value	£8.4bn	-	-	£8.4bn
Customer accounts	£56.8bn	£2.1bn	£1.2bn	£60.1bn
Total assets	£76.2bn	£13.0bn	£3.9bn	£93.1bn

## Results by Business

### Barclays Wealth – Full Year Ended

Income Statement Information	2009 as Published £m	Group Structure Changes £m	2009 as Restated £m	2008 as Restated £m
Net interest income	504	(1)	503	485
Net fee and commission income	802	(10)	792	709
Net trading income/(loss)	7	-	7	(11)
Net investment income/(loss)	13	-	13	(333)
<b>Principal transactions</b>	<b>20</b>	<b>-</b>	<b>20</b>	<b>(344)</b>
Net premiums from insurance contracts	-	-	-	136
Other income	7	-	7	26
<b>Total income</b>	<b>1,333</b>	<b>(11)</b>	<b>1,322</b>	<b>1,012</b>
Net claims and benefits incurred under insurance contracts	-	-	-	300
<b>Total income net of insurance claims</b>	<b>1,333</b>	<b>(11)</b>	<b>1,322</b>	<b>1,312</b>
Impairment charges and other credit provisions	(51)	-	(51)	(44)
<b>Net income</b>	<b>1,282</b>	<b>(11)</b>	<b>1,271</b>	<b>1,268</b>
Operating expenses excluding amortisation of intangible assets	(1,114)	9	(1,105)	(907)
Amortisation of intangible assets	(24)	-	(24)	(16)
<b>Operating expenses</b>	<b>(1,138)</b>	<b>9</b>	<b>(1,129)</b>	<b>(923)</b>
Profit on disposal of subsidiaries, associates and joint ventures	1	-	1	326
<b>Profit before tax</b>	<b>145</b>	<b>(2)</b>	<b>143</b>	<b>671</b>
<b>Balance Sheet Information</b>				
Loans and advances to customers at amortised cost	£13.1bn	(£0.1bn)	£13.0bn	£11.4bn
Customer accounts	£38.5bn	(£0.1bn)	£38.4bn	£42.3bn
Total assets	£15.1bn	(£0.2bn)	£14.9bn	£13.2bn
<b>Performance Ratios</b>				
Return on average economic capital	22%	-	22%	117%
Cost:income ratio	85%	-	85%	70%
<b>Other Financial Measures</b>				
Economic profit	£49m	(£3m)	£46m	£552m
Risk weighted assets	£11.4bn	-	£11.4bn	£10.3bn
Average net income generated per member of staff (000s)	£169	(£1)	£168	£175
<b>Key Facts</b>				
Number of employees (full time equivalent)	7,400	-	7,400	7,900
Total client assets	£151.3bn	(£0.1bn)	£151.2bn	£145.0bn

## Results by Business

### Barclays Wealth – Restated Half Year Ended

Income Statement Information	Half Year Ended 31.12.09 £m	Half Year Ended 30.06.09 £m	Half Year Ended 31.12.08 £m	Half Year Ended 30.06.08 £m
Net interest income	257	246	261	224
Net fee and commission income	428	364	366	343
Net trading (loss)/income	(5)	12	(12)	1
Net investment income/(loss)	14	(1)	(163)	(170)
<b>Principal transactions</b>	<b>9</b>	<b>11</b>	<b>(175)</b>	<b>(169)</b>
Net premiums from insurance contracts	-	-	54	82
Other income	5	2	18	8
<b>Total income</b>	<b>699</b>	<b>623</b>	<b>524</b>	<b>488</b>
Net claims and benefits incurred under insurance contracts	-	-	127	173
<b>Total income net of insurance claims</b>	<b>699</b>	<b>623</b>	<b>651</b>	<b>661</b>
Impairment charges and other credit provisions	(30)	(21)	(32)	(12)
<b>Net income</b>	<b>669</b>	<b>602</b>	<b>619</b>	<b>649</b>
Operating expenses excluding amortisation of intangible assets	(591)	(514)	(445)	(462)
Amortisation of intangible assets	(10)	(14)	(11)	(5)
<b>Operating expenses</b>	<b>(601)</b>	<b>(528)</b>	<b>(456)</b>	<b>(467)</b>
Profit on disposal of subsidiaries, associates and joint ventures	-	1	326	-
<b>Profit before tax</b>	<b>68</b>	<b>75</b>	<b>489</b>	<b>182</b>
<b>Balance Sheet Information</b>				
Loans and advances to customers at amortised cost	£13.0bn	£11.9bn	£11.4bn	£9.4bn
Customer accounts	£38.4bn	£38.1bn	£42.3bn	£36.5bn
Total assets	£14.9bn	£14.1bn	£13.2bn	£17.7bn
<b>Performance Ratios</b>				
Return on average economic capital	26%	19%	171%	58%
Cost:income ratio	86%	85%	70%	71%
<b>Other Financial Measures</b>				
Economic profit	£29m	£17m	£430m	£122m
Risk weighted assets	£11.4bn	£10.9bn	£10.3bn	£9.0bn
Average net income generated per member of staff (000s)	£90	£78	£83	£92
<b>Key Facts</b>				
Number of employees (full time equivalent)	7,400	7,500	7,900	7,300
Total client assets	£151.2bn	£134.0bn	£145.0bn	£132.3bn

## Results by Business

### Investment Management<sup>1</sup> – Full Year Ended

Income Statement Information	2009 as Published £m	Group Structure Changes £m	2009 as Published £m	2008 as Published £m
Net interest income/(loss)	10	-	10	(38)
Net fee and commission (loss)/income	(2)	-	(2)	1
Net trading income/(loss)	20	-	20	(4)
Net investment income/(loss)	11	-	11	(29)
<b>Principal transactions</b>	<b>31</b>	<b>-</b>	<b>31</b>	<b>(33)</b>
Other income/(expense)	1	-	1	(2)
<b>Total income/(loss)</b>	<b>40</b>	<b>-</b>	<b>40</b>	<b>(72)</b>
Operating expenses excluding amortisation of intangible assets	(17)	-	(17)	(274)
Amortisation of intangible assets	-	-	-	-
<b>Operating expenses</b>	<b>(17)</b>	<b>-</b>	<b>(17)</b>	<b>(274)</b>
Loss on disposal of subsidiaries, associates and joint ventures	(1)	-	(1)	-
<b>Profit/(loss) before tax (continuing operations)</b>	<b>22</b>	<b>-</b>	<b>22</b>	<b>(346)</b>
<b>Balance Sheet Information</b>				
Total assets	£5.4bn	-	£5.4bn	£71.3bn

<sup>1</sup> Separate disclosure of the Investment Management results has been provided to give greater transparency. Income statement information reflects continuing operations. Total assets as at 31<sup>st</sup> December 2008 include the assets of the discontinued operation of £70.6bn.



## Results by Business

### Investment Management<sup>1</sup> – Half Year Ended

Income Statement Information	Half Year Ended 31.12.09 £m	Half Year Ended 30.06.09 £m	Half Year Ended 31.12.08 £m	Half Year Ended 30.06.08 £m
Net interest income/(loss)	-	10	(18)	(20)
Net fee and commission income/(loss)	26	(28)	(5)	6
Net trading (loss)/income	(12)	32	15	(19)
Net investment (loss)/income	(3)	14	(53)	24
<b>Principal transactions</b>	<b>(15)</b>	<b>46</b>	<b>(38)</b>	<b>5</b>
Other income/(expense)	1	-	3	(5)
<b>Total income/(loss)</b>	<b>12</b>	<b>28</b>	<b>(58)</b>	<b>(14)</b>
Operating expenses excluding amortisation of intangible assets	(26)	9	(73)	(201)
Amortisation of intangible assets	-	-	(3)	3
<b>Operating expenses</b>	<b>(26)</b>	<b>9</b>	<b>(76)</b>	<b>(198)</b>
Loss on disposal of subsidiaries, associates and joint ventures	(1)	-	-	-
<b>(Loss)/profit before tax (continuing operations)</b>	<b>(15)</b>	<b>37</b>	<b>(134)</b>	<b>(212)</b>
<b>Balance Sheet Information</b>				
Total assets	£5.4bn	£67.8bn	£71.3bn	£79.0bn

<sup>1</sup> Separate disclosure of the Investment Management results has been provided to give greater transparency. Income statement information reflects continuing operations. Total assets as at 30<sup>th</sup> June 2009 include the assets of the discontinued operation of £66.4bn, 31<sup>st</sup> Dec 2008: £70.6bn, 30<sup>th</sup> June 2008: £76.8bn.

## Results by Business

### Absa – Full Year Ended

Income Statement Information	2009 as Published <sup>1</sup> £m	Group Structure Changes £m	2009 as Restated £m	2008 as Restated £m
Net interest income	1,300	-	1,300	1,104
Net fee and commission income	943	-	943	762
Net trading (loss)/income	(5)	-	(5)	6
Net investment income	128	-	128	105
<b>Principal transactions</b>	<b>123</b>	<b>-</b>	<b>123</b>	<b>111</b>
Net premiums from insurance contracts	294	-	294	234
Other income	60	4	64	102
<b>Total income</b>	<b>2,720</b>	<b>4</b>	<b>2,724</b>	<b>2,313</b>
Net claims and benefits incurred under insurance contracts	(171)	-	(171)	(126)
<b>Total income net of insurance claims</b>	<b>2,549</b>	<b>4</b>	<b>2,553</b>	<b>2,187</b>
Impairment charges and other credit provisions	(567)	-	(567)	(347)
<b>Net income</b>	<b>1,982</b>	<b>4</b>	<b>1,986</b>	<b>1,840</b>
Operating expenses excluding amortisation of intangible assets	(1,418)	18	(1,400)	(1,233)
Amortisation of intangible assets	(51)	-	(51)	(50)
<b>Operating expenses</b>	<b>(1,469)</b>	<b>18</b>	<b>(1,451)</b>	<b>(1,283)</b>
Share of post-tax results of associates and joint ventures	(4)	-	(4)	5
(Loss)/profit on disposal of subsidiaries, associates and joint ventures	(3)	-	(3)	1
<b>Profit before tax</b>	<b>506</b>	<b>22</b>	<b>528</b>	<b>563</b>
<b>Balance Sheet Information</b>				
Loans and advances to customers at amortised cost	£36.4bn	-	£36.4bn	£32.7bn
Customer accounts	£19.7bn	-	£19.7bn	£17.0bn
Total assets	£45.8bn	-	£45.8bn	£40.3bn
<b>Performance Ratios</b>				
Return on average economic capital	11%	2%	13%	15%
Cost:income ratio	58%	(1%)	57%	59%
Cost:net income ratio	74%	(1%)	73%	70%
<b>Other Financial Measures</b>				
Economic (loss)/profit	(£37m)	£22m	(£15m)	£61m
Risk weighted assets	£21.4bn	-	£21.4bn	£18.8bn
<b>Key Facts</b>				
Number of corporate customers	100,000	-	100,000	107,000
Number of retail customers	11.4m	-	11.4m	10.4m
Number of ATMs	8,560	-	8,560	8,719
Number of employees (full time equivalent)	33,300	(100)	33,200	35,700
Number of branches	857	-	857	877
Number of sales centres	205	-	205	300
<b>Number of distribution points</b>	<b>1,062</b>	<b>-</b>	<b>1,062</b>	<b>1,177</b>

<sup>1</sup> Published as GRCB – Absa.

## Results by Business

### Absa – Restated Half Year Ended

Income Statement Information	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
Net interest income	684	616	605	499
Net fee and commission income	509	434	414	348
Net trading income/(loss)	6	(11)	(72)	78
Net investment income	62	66	56	49
<b>Principal transactions</b>	<b>68</b>	<b>55</b>	<b>(16)</b>	<b>127</b>
Net premiums from insurance contracts	156	138	123	111
Other income	22	42	94	8
<b>Total income</b>	<b>1,439</b>	<b>1,285</b>	<b>1,220</b>	<b>1,093</b>
Net claims and benefits incurred under insurance contracts	(96)	(75)	(66)	(60)
<b>Total income net of insurance claims</b>	<b>1,343</b>	<b>1,210</b>	<b>1,154</b>	<b>1,033</b>
Impairment charges and other credit provisions	(272)	(295)	(222)	(125)
<b>Net income</b>	<b>1,071</b>	<b>915</b>	<b>932</b>	<b>908</b>
Operating expenses excluding amortisation of intangible assets	(768)	(632)	(642)	(591)
Amortisation of intangible assets	(26)	(25)	(26)	(24)
<b>Operating expenses</b>	<b>(794)</b>	<b>(657)</b>	<b>(668)</b>	<b>(615)</b>
Share of post-tax results of associates and joint ventures	(4)	-	2	3
(Loss)/profit on disposal of subsidiaries, associates and joint ventures	(4)	1	1	-
<b>Profit before tax</b>	<b>269</b>	<b>259</b>	<b>267</b>	<b>296</b>
<b>Balance Sheet Information</b>				
Loans and advances to customers	£36.4bn	£34.1bn	£32.7bn	£28.5bn
Customer accounts	£19.7bn	£18.0bn	£17.0bn	£13.1bn
Total assets	£45.8bn	£42.6bn	£40.3bn	£34.1bn
<b>Performance Ratios</b>				
Return on average economic capital	14%	12%	14%	17%
Cost:income ratio	59%	54%	58%	60%
Cost:net income ratio	74%	72%	72%	68%
<b>Other Financial Measures</b>				
Economic (loss)/profit	(£1m)	(£14m)	£21m	£40m
Risk weighted assets	£21.4bn	£20.2bn	£18.8bn	£15.8bn
<b>Key Facts</b>				
Number of corporate customers	100,000	102,000	107,000	104,000
Number of retail customers	11.4m	11.0m	10.4m	10.0m
Number of ATMs	8,560	8,826	8,719	8,338
Number of employees (full time equivalent)	33,200	33,600	35,700	37,900
Number of branches	857	865	877	871
Number of sales centres	205	208	300	290
<b>Number of distribution points</b>	<b>1,062</b>	<b>1,073</b>	<b>1,177</b>	<b>1,161</b>

## Results by Business

### Head Office Functions and Other Operations – Full Year Ended

Income Statement Information	2009 as Published £m	Group Structure Changes £m	2009 as Published £m	2008 as Published £m
Net interest (loss)/income	(507)	-	(507)	182
Net fee and commission expense	(418)	-	(418)	(486)
		-		
Net trading (loss)	(291)	-	(291)	(245)
Net investment (loss)/income	(34)	-	(34)	27
<b>Principal transactions</b>	<b>(325)</b>	<b>-</b>	<b>(325)</b>	<b>(218)</b>
Net premiums from insurance contracts	92	-	92	119
Other income	1,186	-	1,186	26
<b>Total income/(loss)</b>	<b>28</b>	<b>-</b>	<b>28</b>	<b>(377)</b>
Impairment charges and other credit provisions	(16)	-	(16)	(30)
<b>Net income/(loss)</b>	<b>12</b>	<b>-</b>	<b>12</b>	<b>(407)</b>
Operating expenses excluding amortisation of intangible assets	(570)	-	(570)	(451)
Amortisation of intangible assets	-	-	-	-
<b>Operating expenses</b>	<b>(570)</b>	<b>-</b>	<b>(570)</b>	<b>(451)</b>
Share of post-tax results of associates and joint ventures	1	-	1	-
Profit on disposal of subsidiaries, associates and joint ventures	7	-	7	-
<b>Loss before tax</b>	<b>(550)</b>	<b>-</b>	<b>(550)</b>	<b>(858)</b>
<b>Balance Sheet Information</b>				
Total assets	£6.4bn	-	£6.4bn	£3.1bn
<b>Other Financial Measures</b>				
Risk weighted assets	£0.9bn	-	£0.9bn	£0.4bn
Number of employees (full time equivalent)	1,500	-	1,500	1,400

## Results by Business

### Head Office Functions and Other Operations – Half Year Ended

Income Statement Information	Half Year Ended 31.12.09 £m	Half Year Ended 30.06.09 £m	Half Year Ended 31.12.08 £m	Half Year Ended 30.06.08 £m
Net interest income/(loss)	4	(511)	161	21
Net fee and commission expense	(192)	(226)	(244)	(242)
Net trading (loss)/income	(371)	80	(62)	(183)
Net investment (loss)/income	(32)	(2)	(18)	45
<b>Principal transactions</b>	<b>(403)</b>	<b>78</b>	<b>(80)</b>	<b>(138)</b>
Net premiums from insurance contracts	45	47	48	71
Other income	51	1,135	2	24
<b>Total (loss)/income</b>	<b>(495)</b>	<b>523</b>	<b>(113)</b>	<b>(264)</b>
Impairment charges and other credit provisions	(15)	(1)	(27)	(3)
<b>Net (loss)/income</b>	<b>(510)</b>	<b>522</b>	<b>(140)</b>	<b>(267)</b>
Operating expenses excluding amortisation of intangible assets	(377)	(193)	(256)	(195)
Amortisation of intangible assets	(1)	1	-	-
<b>Operating expenses</b>	<b>(378)</b>	<b>(192)</b>	<b>(256)</b>	<b>(195)</b>
Share of post-tax results of associates and joint ventures	-	1	-	-
Profit on disposal of subsidiaries, associates and joint ventures	8	(1)	-	-
<b>Profit before tax</b>	<b>(880)</b>	<b>330</b>	<b>(396)</b>	<b>(462)</b>
<b>Balance Sheet Information</b>				
Total assets	£6.4bn	£6.1bn	£3.1bn	£4.5bn
<b>Other Financial Measures</b>				
Risk weighted assets	£0.9bn	£0.1bn	£0.4bn	£1.1bn
Number of employees (full time equivalent)	1,500	1,500	1,400	900

## Risk Management

### Restated Impairment Charges by Business

Year Ended 31.12.2009	Loans and Advances £m	Available for Sale Assets £m	Reverse Repurchase Agreements £m	Total £m
UK Retail Banking	1,031	-	-	1,031
Barclaycard	1,798	-	-	1,798
Western Europe Retail Banking	334	4	-	338
Barclays Africa	121	-	-	121
<b>Global Retail Banking</b>	<b>3,284</b>	<b>4</b>	<b>-</b>	<b>3,288</b>
Barclays Capital	1,898	650	43	2,591
Barclays Corporate	1,544	14	-	1,558
Barclays Wealth	51	-	-	51
<b>Corporate and Investment Banking and Wealth Management</b>	<b>3,493</b>	<b>664</b>	<b>43</b>	<b>4,200</b>
Absa	567	-	-	567
Head Office Functions and Other Operations	14	2	-	16
<b>Group</b>	<b>7,358</b>	<b>670</b>	<b>43</b>	<b>8,071</b>
<b>Year Ended 31.12.2008</b>				
UK Retail Banking	642	-	-	642
Barclaycard	1,097	-	-	1,097
Western Europe Retail Banking	172	-	-	172
Barclays Africa	71	-	-	71
<b>Global Retail Banking</b>	<b>1,982</b>	<b>-</b>	<b>-</b>	<b>1,982</b>
Barclays Capital	1,936	363	124	2,423
Barclays Corporate	593	-	-	593
Barclays Wealth	44	-	-	44
<b>Corporate and Investment Banking and Wealth Management</b>	<b>2,573</b>	<b>363</b>	<b>124</b>	<b>3,060</b>
Absa	347	-	-	347
Head Office Functions and Other Operations	11	19	-	30
<b>Group</b>	<b>4,913</b>	<b>382</b>	<b>124</b>	<b>5,419</b>

## Risk Management

### Restated Wholesale Loans and Advances to Customers at Amortised Cost<sup>1</sup>

As at 31.12.09	Gross Loans and Advances £m	Impairment Allowance £m	Loans and Advances Net of Impairment £m	Credit Risk Loans £m	CRLs % of Gross Loans & Advances %	Impairment Charge £m	Loan Loss Rates bps
UK Retail Banking <sup>2</sup>	4,002	56	3,946	247	6.2%	95	238
Barclaycard	322	4	318	10	3.1%	17	528
WE Retail Banking <sup>3</sup>	-	-	-	-	-	-	-
Barclays Africa	2,991	124	2,867	227	7.6%	33	110
Barclays Capital	165,624	3,025	162,599	6,411	3.9%	1,898	115
Barclays Corporate	71,125	1,204	69,921	3,148	4.4%	1,298	182
Barclays Wealth	3,495	43	3,452	179	5.1%	17	49
Investment Management	5	-	5	-	-	-	-
Absa	10,077	195	9,882	690	6.8%	67	66
Head Office	1,025	26	999	127	12.4%	14	137
<b>Group</b>	<b>258,666</b>	<b>4,677</b>	<b>253,989</b>	<b>11,039</b>	<b>4.3%</b>	<b>3,439</b>	<b>133</b>

### Analysis of Restated Wholesale Loans and Advances to Customers at Amortised Cost Net of Impairment Allowances<sup>1</sup>

As at 31.12.09	Corporate £m	Government £m	Settlement Balances & Cash Collateral £m	Other Wholesale £m	Total Wholesale £m
UK Retail Banking <sup>2</sup>	3,946	-	-	-	3,946
Barclaycard	318	-	-	-	318
WE Retail Banking <sup>3</sup>	-	-	-	-	-
Barclays Africa	2,056	141	-	670	2,867
Barclays Capital	49,849	3,456	55,672	53,622	162,599
Barclays Corporate	69,553	211	-	157	69,921
Barclays Wealth	2,818	162	-	472	3,452
Investment Management	5	-	-	-	5
Absa	8,695	263	-	924	9,882
Head Office	999	-	-	-	999
<b>Group</b>	<b>138,239</b>	<b>4,233</b>	<b>55,672</b>	<b>55,845</b>	<b>253,989</b>

<sup>1</sup> Includes balances to banks.

<sup>2</sup> Following the transfer of some corporate customers from Barclays Commercial Bank into UK Retail Banking these customers will continue to be reported as wholesale. UK Retail Banking customers previously reported as retail will continue to be reported as retail.

<sup>3</sup> Following the transfer of larger business customers from GRCB - Western Europe to Barclays Corporate, the remaining smaller business customers and balances to banks in Western Europe Retail Banking have been reclassified from wholesale to retail loans and advances. This reflects the management of these balances as part of the Retail SME portfolio within Western Europe Retail Banking.

## Risk Management

### Restated Retail Loans and Advances to Customers at Amortised Cost<sup>1</sup>

As at 31.12.09	Gross Loans & Advances £m	Impairment Allowance £m	Loans & Advances Net of Impairment £m	Credit Risk Loans £m	CRLs % of Gross Loans & Advances %	Impairment Charge £m	Loan Loss Rates bp
UK Retail Banking <sup>2</sup>	101,064	1,587	99,477	3,108	3.1%	936	93
Barclaycard	29,460	2,670	26,790	3,392	11.5%	1,781	605
WE Retail Banking <sup>3</sup>	42,012	673	41,339	1,410	3.4%	334	80
Barclays Africa	1,811	138	1,673	163	9.0%	88	486
Barclays Corporate	1,882	340	1,542	397	21.1%	246	1,307
Barclays Wealth	9,972	56	9,916	306	3.1%	34	34
Absa	27,288	655	26,633	2,573	9.4%	500	183
<b>Group</b>	<b>213,489</b>	<b>6,119</b>	<b>207,370</b>	<b>11,349</b>	<b>5.3%</b>	<b>3,919</b>	<b>184</b>

### Analysis of Restated Retail Loans and Advances to Customers at Amortised Cost Net of Impairment Allowances<sup>1</sup>

As at 31.12.09	Home Loans £m	Cards and Unsecured Loans £m	Other Retail £m	Total Retail £m
UK Retail Banking <sup>2</sup>	87,943	7,329	4,205	99,477
Barclaycard	-	21,564	5,226	26,790
WE Retail Banking <sup>3</sup>	34,506	3,511	3,322	41,339
Barclays Africa	142	1,520	11	1,673
Barclays Corporate	396	984	162	1,542
Barclays Wealth	5,620	1,822	2,474	9,916
Absa	20,492	1,003	5,138	26,633
<b>Group</b>	<b>149,099</b>	<b>37,733</b>	<b>20,538</b>	<b>207,370</b>

<sup>1</sup> Includes balances to banks.

<sup>2</sup> Following the transfer of some corporate customers from Barclays Commercial Bank into UK Retail Banking these customers will continue to be reported as wholesale. UK Retail Banking customers previously reported as retail will continue to be reported as retail.

<sup>3</sup> Following the transfer of larger business customers from GRCB - Western Europe to Barclays Corporate, the remaining smaller business customers and balances to banks in Western Europe Retail Banking have been reclassified from wholesale to retail loans and advances. This reflects the management of these balances as part of the Retail SME portfolio within Western Europe Retail Banking.



## Capital and Performance Management

### Restated Total Assets

	As at 31.12.09 £m	As at 30.06.09 £m	As at 31.12.08 £m
UK Retail Banking	109,327	106,898	105,873
Barclaycard	30,274	29,589	30,985
Western Europe Retail Banking	51,027	45,224	52,007
Barclays Africa	7,893	7,072	8,472
Barclays Capital	1,019,120	1,133,685	1,629,117
Barclays Corporate	88,798	92,303	98,529
Barclays Wealth	14,889	14,063	13,232
Investment Management <sup>1</sup>	5,406	67,842	71,340
Absa	45,765	42,596	40,279
Head Office Functions and Other Operations	6,430	6,066	3,146
<b>Total assets</b>	<b>1,378,929</b>	<b>1,545,338</b>	<b>2,052,980</b>

### Restated Risk Weighted Assets

	As at 31.12.09 £m	As at 30.06.09 £m	As at 31.12.08 £m
UK Retail Banking	35,876	35,316	34,347
Barclaycard	30,566	26,860	27,316
Western Europe Retail Banking	16,811	14,591	19,276
Barclays Africa	7,649	6,806	8,707
Barclays Capital	181,117	209,783	227,448
Barclays Corporate	76,928	77,936	82,826
Barclays Wealth	11,353	10,862	10,276
Investment Management <sup>2</sup>	73	3,659	3,910
Absa	21,410	20,163	18,846
Head Office Functions and Other Operations	870	78	350
<b>Total risk weighted assets</b>	<b>382,653</b>	<b>406,054</b>	<b>433,302</b>

<sup>1</sup> Includes assets on discontinued operations (June 2009: £66,392m, Dec 2008: £70,612m).

<sup>2</sup> Includes risk weighted assets on discontinued operations.

## Capital and Performance Management

### Restated Economic Capital Demand<sup>1</sup>

	Average Year Ended 31.12.09 £m	Average Half Year Ended 30.06.09 £m	Average Year Ended 31.12.08 £m
UK Retail Banking	4,000	4,100	4,250
Barclaycard	3,350	3,300	2,700
Western Europe Retail Banking	1,450	1,500	1,200
Barclays Africa	700	800	700
Barclays Capital	10,750	11,000	8,250
Barclays Corporate	4,750	4,800	4,300
Barclays Wealth	550	600	500
Investment Management	1,000	750	400
Absa	1,200	1,200	1,100
Head Office Functions and Other Operations	100	100	50
<b>Economic capital requirement (excluding goodwill)</b>	<b>27,850</b>	<b>28,150</b>	<b>23,450</b>
Average historic goodwill and intangible assets <sup>2</sup>	11,000	11,050	9,450
<b>Total economic capital requirement</b>	<b>38,850</b>	<b>39,200</b>	<b>32,900</b>

### Restated Economic Profit

	Year Ended 31.12.09 £m	Half Year Ended 30.06.09 £m	Year Ended 31.12.08 £m
UK Retail Banking	(7)	(38)	768
Barclaycard	18	28	318
Western Europe Retail Banking	13	(46)	207
Barclays Africa	(53)	(48)	50
Barclays Capital	195	(94)	825
Barclays Corporate	(532)	(200)	285
Barclays Wealth	46	17	552
Investment Management <sup>3</sup>	6,647	65	289
Absa	(15)	(14)	61
Head Office Functions and Other Operations	(58)	693	(953)
	<b>6,254</b>	<b>363</b>	<b>2,402</b>
Historic goodwill and intangibles arising on acquisition	(1,374)	(691)	(989)
Variance to average shareholders' funds (excluding non-controlling interest)	(5)	201	347
<b>Economic profit/(loss)</b>	<b>4,875</b>	<b>(127)</b>	<b>1,760</b>

<sup>1</sup> Calculated using an adjusted average over the year and rounded to the nearest £50m for presentation purposes. Economic Capital Demand excludes the economic capital calculated for pension risk.

<sup>2</sup> Average goodwill relates to purchased goodwill and intangible assets from business acquisitions.

<sup>3</sup> Full-year 2009 includes a profit before tax on disposal of Barclays Global Investors of £6,331m.

## Capital and Performance Management

### Analysis of Restated Net Interest Income

	Year Ended 31.12.09 £m	Half Year Ended 31.12.09 £m	Half Year Ended 30.06.09 £m	Year Ended 31.12.08 £m
Net interest income pre product structural hedge	8,654	4,338	4,316	8,845
Net interest income from product structural hedge	1,364	693	671	44
Share of benefit of interest income on Group equity	799	391	408	712
<b>Total GRB, Barclays Corporate, Barclays Wealth and Absa net interest income</b>	<b>10,817</b>	<b>5,422</b>	<b>5,395</b>	<b>9,601</b>
Barclays Capital net interest income	1,598	770	828	1,724
Investment Management net interest income/(expense)	10	-	10	(38)
Other net interest (expense)/ income	(507)	4	(511)	182
<b>Group net interest income from continuing operations</b>	<b>11,918</b>	<b>6,196</b>	<b>5,722</b>	<b>11,469</b>
Barclays Global Investors (discontinued operations)	33	33	-	-
<b>Group net interest income</b>	<b>11,951</b>	<b>6,229</b>	<b>5,722</b>	<b>11,469</b>

### Restated Net Interest Margin<sup>1</sup>

	Year Ended 31.12.09 %	Half Year Ended 31.12.09 %	Half Year Ended 30.06.09 %	Year Ended 31.12.08 %
UK Retail Banking	1.45	1.42	1.48	1.75
Barclaycard	9.69	9.59	9.79	7.58
Western Europe Retail Banking	1.66	1.44	1.88	1.65
Barclays Africa	4.60	4.78	4.46	3.95
Barclays Corporate	1.65	1.65	1.66	1.64
Barclays Wealth	1.02	1.05	0.99	1.04
Absa	2.61	2.64	2.57	2.68
<b>GRB, Barclays Corporate, Barclays Wealth and Absa</b>	<b>2.11</b>	<b>2.08</b>	<b>2.14</b>	<b>2.07</b>

Net Interest income divided by total average assets for Total GRB, Barclays Corporate, Barclays Wealth and Absa results in an aggregate margin of 3.68% (2008: 3.67%).

<sup>1</sup> Net Interest Margin is expressed as annualised net interest income divided by the sum of the average assets and average liabilities for GRB, Barclays Corporate, Barclays Wealth and Absa.

## Capital and Performance Management

### Restated Average Balances

	Year Ended 31.12.09 £m	Half Year Ended 31.12.09 £m	Half Year Ended 30.06.09 £m	Year Ended 31.12.08 £m
UK Retail Banking assets	102,043	103,180	100,887	94,656
UK Retail Banking liabilities	93,619	94,238	92,990	90,453
Barclaycard assets	28,102	28,256	27,948	23,552
Western Europe Retail Banking assets	38,999	38,985	37,973	30,366
Western Europe Retail Banking liabilities	13,170	16,615	11,679	8,661
Barclays Africa assets	4,408	4,193	4,601	4,213
Barclays Africa liabilities	6,409	6,231	6,555	6,037
Barclays Corporate assets	75,703	74,499	78,110	71,498
Barclays Corporate liabilities	50,511	50,927	48,355	46,451
Barclays Wealth assets	12,268	12,452	12,081	9,725
Barclays Wealth liabilities	37,122	36,182	38,077	37,115
Absa assets	32,483	33,161	31,805	27,706
Absa liabilities	17,380	18,302	16,458	13,454
<b>Total GRB, Barclays Corporate, Barclays Wealth and Absa average assets</b>	<b>294,006</b>	<b>294,726</b>	<b>293,405</b>	<b>261,715</b>
<b>Total GRB, Barclays Corporate, Barclays Wealth and Absa average liabilities</b>	<b>218,211</b>	<b>222,495</b>	<b>214,114</b>	<b>202,172</b>

### Restated Asset and Liability Margins

	Year Ended 31.12.09 %	Half Year Ended 31.12.09 %	Half Year Ended 30.06.09 %	Year Ended 31.12.08 %
UK Retail Banking assets	1.39	1.28	1.51	1.33
UK Retail Banking liabilities	1.38	1.47	1.28	2.03
Barclaycard assets	8.97	8.96	9.06	6.92
Western Europe Retail Banking assets	1.31	1.37	1.28	1.21
Western Europe Retail Banking liabilities	0.43	0.27	0.59	1.20
Barclays Africa assets	5.75	6.88	4.72	4.64
Barclays Africa liabilities	2.70	2.49	2.92	2.33
Barclays Corporate assets	1.65	1.60	1.66	1.54
Barclays Corporate liabilities	1.10	1.14	1.10	1.37
Barclays Wealth assets	1.01	0.89	1.13	1.04
Barclays Wealth liabilities	0.96	1.12	0.80	0.95
Absa assets	2.68	2.64	2.74	2.79
Absa liabilities	2.43	2.45	2.43	3.06

## Notes

### Restated Number of Employees (Full Time Equivalent)

	Year Ended 31.12.09 £m	Half Year Ended 30.06.09 £m	Year Ended 31.12.08 £m
UK Retail Banking	31,900	32,800	33,800
Barclaycard	10,100	10,100	10,300
Western Europe Retail Banking	9,600	9,300	9,300
Barclays Africa	14,400	15,000	16,500
Barclays Capital	23,200	21,900	23,100
Barclays Corporate	12,900	13,500	14,800
Barclays Wealth	7,400	7,500	7,900
Absa	33,200	33,600	35,700
Head Office Functions and Other Operations	1,500	1,500	1,400
<b>Total Group permanent and fixed term contract staff worldwide</b>	<b>144,200</b>	<b>145,200</b>	<b>152,800</b>

## Notes

### Movements between Businesses

Income Statement Year Ended 31st December 2009	UK Retail Banking £m	Barclaycard £m	WE Retail Banking £m	Barclays Africa £m
Net interest income	218	-	(314)	(245)
Net fee and commission income	74	-	(86)	(54)
Principal transactions	-	-	9	(7)
Net premiums from insurance contracts	-	-	-	-
Other income	(1)	(1)	(14)	-
<b>Total income</b>	<b>291</b>	<b>(1)</b>	<b>(405)</b>	<b>(306)</b>
Net claims and benefits incurred under insurance contracts	-	-	-	-
<b>Total income net of insurance claims</b>	<b>291</b>	<b>(1)</b>	<b>(405)</b>	<b>(306)</b>
Impairment charges and other credit provisions	(95)	-	329	350
<b>Net income</b>	<b>196</b>	<b>(1)</b>	<b>(76)</b>	<b>44</b>
Operating expenses excluding amortisation of intangible assets	(96)	(33)	210	313
Amortisation of intangible assets	(2)	-	16	1
<b>Operating expenses</b>	<b>(98)</b>	<b>(33)</b>	<b>226</b>	<b>314</b>
Share of post-tax results of associates and joint ventures	-	-	-	-
Profit on disposal of subsidiaries, associates and joint ventures	-	-	-	-
Gain on acquisition	-	-	-	-
<b>Profit before tax</b>	<b>98</b>	<b>(34)</b>	<b>150</b>	<b>358</b>
<b>Other Financial Indicators</b>				
Total assets as at 31.12.2009	£4.1bn	£0.1bn	(£13.2bn)	(£4.0bn)
Risk weighted assets as at 31.12.2009	£3.7bn	-	(£15.6bn)	(£4.8bn)

<b>Income Statement</b>				
<b>Year Ended 31st December 2008</b>				
Net interest income	249	-	(233)	(192)
Net fee and commission income	85	-	(62)	(55)
Principal transactions	-	-	11	(22)
Net premiums from insurance contracts	-	-	-	-
Other income	4	2	(12)	1
<b>Total income</b>	<b>338</b>	<b>2</b>	<b>(296)</b>	<b>(268)</b>
Net claims and benefits incurred under insurance contracts	-	-	-	-
<b>Total income net of insurance claims</b>	<b>338</b>	<b>2</b>	<b>(296)</b>	<b>(268)</b>
Impairment charges and other credit provisions	(40)	-	125	94
<b>Net income</b>	<b>298</b>	<b>2</b>	<b>(171)</b>	<b>(174)</b>
Operating expenses excluding amortisation of intangible assets	(107)	(25)	147	213
Amortisation of intangible assets	(2)	-	6	-
<b>Operating expenses</b>	<b>(109)</b>	<b>(25)</b>	<b>153</b>	<b>213</b>
Share of post-tax results of associates and joint ventures	-	-	-	-
Profit on disposal of subsidiaries, associates and joint ventures	-	-	-	-
Gain on acquisition	-	-	-	-
<b>Profit before tax</b>	<b>189</b>	<b>(23)</b>	<b>(18)</b>	<b>39</b>
<b>Other Financial Indicators</b>				
Total assets as at 31.12.2008	£4.5bn	£0.1bn	(£13.5bn)	(£5.4bn)
Risk weighted assets as at 31.12.2008	£3.8bn	-	(£17.7bn)	(£5.9bn)

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

## Notes

Barclays Capital £m	Barclays Corporate £m	Barclays Wealth £m	Investment M'gmt <sup>1</sup> £m	Absa £m	Head Office £m	Total £m
-	342	(1)	-	-	-	-
-	76	(10)	-	-	-	-
-	(2)	-	-	-	-	-
-	-	-	-	-	-	-
-	12	-	-	4	-	-
-	428	(11)	-	4	-	-
-	-	-	-	-	-	-
-	428	(11)	-	4	-	-
-	(584)	-	-	-	-	-
-	(156)	(11)	-	4	-	-
-	(421)	9	-	18	-	-
-	(15)	-	-	-	-	-
-	(436)	9	-	18	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	(592)	(2)	-	22	-	-
-	£13.3bn	(£0.2bn)	-	-	-	-
-	£16.6bn	-	-	-	-	-
-	177	(1)	-	-	-	-
-	43	(11)	-	-	-	-
-	12	-	-	-	-	-
-	-	-	-	-	-	-
-	15	-	-	(11)	-	-
-	247	(12)	-	(11)	-	-
-	-	-	-	-	-	-
-	247	(12)	-	(11)	-	-
-	(179)	-	-	-	-	-
-	68	(12)	-	(11)	-	-
-	(262)	12	-	22	-	-
-	(4)	-	-	-	-	-
-	(266)	12	-	22	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	(198)	-	-	11	-	-
-	£14.5bn	(£0.1bn)	-	(£0.1bn)	-	-
-	£19.7bn	-	-	-	-	-

## Notes

### Reporting by Business Segment

Income Statement	UK Retail Banking	Barclaycard	WE Retail Banking	Barclays Africa
Year Ended 31st December 2009	£m	£m	£m	£m
Net interest income/(loss)	2,842	2,723	868	498
Net fee and commission income/(loss)	1,299	1,271	352	178
Principal transactions	-	22	132	61
Net premiums from insurance contracts	198	44	544	-
Other income/(expense)	5	1	(6)	2
<b>Total income</b>	<b>4,344</b>	<b>4,061</b>	<b>1,890</b>	<b>739</b>
Net claims and benefits incurred under insurance contracts	(68)	(20)	(572)	-
<b>Total income net of insurance claims</b>	<b>4,276</b>	<b>4,041</b>	<b>1,318</b>	<b>739</b>
Impairment charges and other credit provisions	(1,031)	(1,798)	(338)	(121)
<b>Net income</b>	<b>3,245</b>	<b>2,243</b>	<b>980</b>	<b>618</b>
Operating expenses excluding amortisation of intangible assets	(2,496)	(1,445)	(865)	(533)
Amortisation of intangible assets	(42)	(82)	(22)	(5)
<b>Operating expenses</b>	<b>(2,538)</b>	<b>(1,527)</b>	<b>(887)</b>	<b>(538)</b>
Share of post-tax results of associates and joint ventures	3	8	4	-
Profit/(loss) on disposal of subsidiaries, associates and joint ventures	-	3	157	24
Gain on acquisition	-	-	26	-
<b>Profit/(loss) before tax</b>	<b>710</b>	<b>727</b>	<b>280</b>	<b>104</b>

#### Other Financial Indicators

Total assets as at 31.12.2009	£109.3bn	£30.3bn	£51.0bn	£7.9bn
Risk weighted assets as at 31.12.2009	£35.9bn	£30.6bn	£16.8bn	£7.6bn

#### Income Statement

##### Year Ended 31st December 2008

Net interest income/(loss)	3,245	1,786	642	405
Net fee and commission income/(loss)	1,384	1,299	327	162
Principal transactions	-	82	165	157
Net premiums from insurance contracts	205	44	352	-
Other income/(expense)	21	21	38	2
<b>Total income</b>	<b>4,855</b>	<b>3,232</b>	<b>1,524</b>	<b>726</b>
Net claims and benefits incurred under insurance contracts	(35)	(11)	(365)	-
<b>Total income net of insurance claims</b>	<b>4,820</b>	<b>3,221</b>	<b>1,159</b>	<b>726</b>
Impairment charges and other credit provisions	(642)	(1,097)	(172)	(71)
<b>Net income</b>	<b>4,178</b>	<b>2,124</b>	<b>987</b>	<b>655</b>
Operating expenses excluding amortisation of intangible assets	(2,606)	(1,386)	(794)	(472)
Amortisation of intangible assets	(22)	(61)	(13)	(3)
<b>Operating expenses</b>	<b>(2,628)</b>	<b>(1,447)</b>	<b>(807)</b>	<b>(475)</b>
Share of post-tax results of associates and joint ventures	8	(3)	-	-
Profit on disposal of subsidiaries, associates and joint ventures	-	-	-	-
Gain on acquisition	-	92	52	-
<b>Profit/(loss) before tax</b>	<b>1,558</b>	<b>766</b>	<b>232</b>	<b>180</b>

#### Other Financial Indicators

Total assets as at 31.12.2008	£105.9bn	£31.0bn	£52.0bn	£8.5bn
Risk weighted assets as at 31.12.2008	£34.3bn	£27.3bn	£19.3bn	£8.7bn

<sup>1</sup> Separate disclosure of the Investment Management results has been provided to give greater transparency. Includes assets on discontinued operations (Dec 2008: £70.6bn).



## Notes

Barclays Capital £m	Barclays Corporate £m	Barclays Wealth £m	Investment M'gmt <sup>1</sup> £m	Absa £m	Head Office £m	Total £m
1,598	2,083	503	10	1,300	(507)	11,918
3,001	1,002	792	(2)	943	(418)	8,418
7,021	(28)	20	31	123	(325)	7,057
-	-	-	-	294	92	1,172
5	124	7	1	64	1,186	1,389
<b>11,625</b>	<b>3,181</b>	<b>1,322</b>	<b>40</b>	<b>2,724</b>	<b>28</b>	<b>29,954</b>
-	-	-	-	(171)	-	(831)
<b>11,625</b>	<b>3,181</b>	<b>1,322</b>	<b>40</b>	<b>2,553</b>	<b>28</b>	<b>29,123</b>
(2,591)	(1,558)	(51)	-	(567)	(16)	(8,071)
<b>9,034</b>	<b>1,623</b>	<b>1,271</b>	<b>40</b>	<b>1,986</b>	<b>12</b>	<b>21,052</b>
<b>(6,406)</b>	<b>(1,430)</b>	<b>(1,105)</b>	<b>(17)</b>	<b>(1,400)</b>	<b>(570)</b>	<b>(16,267)</b>
(186)	(36)	(24)	-	(51)	-	(448)
<b>(6,592)</b>	<b>(1,466)</b>	<b>(1,129)</b>	<b>(17)</b>	<b>(1,451)</b>	<b>(570)</b>	<b>(16,715)</b>
22	-	-	-	(4)	1	34
-	-	1	(1)	(3)	7	188
-	-	-	-	-	-	26
<b>2,464</b>	<b>157</b>	<b>143</b>	<b>22</b>	<b>528</b>	<b>(550)</b>	<b>4,585</b>

£1,019.1bn	£88.8bn	£14.9bn	£5.4bn	£45.8bn	£6.4bn	£1,378.9bn
£181.1bn	£76.9bn	£11.4bn	£0.1bn	£21.4bn	£0.9bn	£382.7bn

1,724	1,934	485	(38)	1,104	182	11,469
1,429	904	709	1	762	(486)	6,491
2,065	34	(344)	(33)	111	(218)	2,019
-	-	136	-	234	119	1,090
13	120	26	(2)	102	26	367
<b>5,231</b>	<b>2,992</b>	<b>1,012</b>	<b>(72)</b>	<b>2,313</b>	<b>(377)</b>	<b>21,436</b>
-	-	300	-	(126)	-	(237)
<b>5,231</b>	<b>2,992</b>	<b>1,312</b>	<b>(72)</b>	<b>2,187</b>	<b>(377)</b>	<b>21,199</b>
(2,423)	(593)	(44)	-	(347)	(30)	(5,419)
<b>2,808</b>	<b>2,399</b>	<b>1,268</b>	<b>(72)</b>	<b>1,840</b>	<b>(407)</b>	<b>15,780</b>
<b>(3,682)</b>	<b>(1,310)</b>	<b>(907)</b>	<b>(274)</b>	<b>(1,233)</b>	<b>(451)</b>	<b>(13,115)</b>
(92)	(19)	(16)	-	(50)	-	(276)
<b>(3,774)</b>	<b>(1,329)</b>	<b>(923)</b>	<b>(274)</b>	<b>(1,283)</b>	<b>(451)</b>	<b>(13,391)</b>
6	(2)	-	-	5	-	14
-	-	326	-	1	-	327
2,262	-	-	-	-	-	2,406
<b>1,302</b>	<b>1,068</b>	<b>671</b>	<b>(346)</b>	<b>563</b>	<b>(858)</b>	<b>5,136</b>

£1,629.1bn	£98.5bn	£13.2bn	£71.3bn	£40.3bn	£3.1bn	£2,053.0bn
£227.4bn	£82.8bn	£10.3bn	£3.9bn	£18.8bn	£0.4bn	£433.3bn