

BARCLAYS PLC
Form 6-K
March 22, 2010

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

FORM 6-K

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

March, 2010

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

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

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

Form 20-F x Form 40-F

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

Yes No x

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

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

This Report comprises:

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

EXHIBIT INDEX

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

SIGNATURES

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

BARCLAYS PLC
(Registrant)

Date: March 22, 2010

By: /s/ Patrick Gonsalves

Patrick Gonsalves
Deputy Secretary

BARCLAYS BANK PLC
(Registrant)

Date: March 22, 2010

By: /s/ Patrick Gonsalves

Patrick Gonsalves
Joint Secretary

22 March 2010

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

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

Overview

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

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

GRB

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

.
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.

For further information please contact:

Investor Relations

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About Barclays

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

Technical Note

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

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

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

Forward-looking Statements

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

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

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

Reorganisation Highlights

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

	All private banking customers in France transferred from Barclays Wealth		
GRCB - Emerging Markets Retail and commercial banking in 14 countries in Africa, the Indian Ocean and other markets GRCB - Absa	Businesses in India, Indonesia, Pakistan and the UAE transferred to Barclays Corporate	Barclays Africa Retail and commercial banking operations in 10 countries in Africa and the Indian Ocean	p. 10
IBIM Barclays Capital Global investment banking	Now managed as a separate business unit	- CIBWM Barclays Capital Global investment banking	p. 12
-	Larger business customers transferred from Barclays Commercial Bank	- UK & Ireland SME corporate customers in UK & Ireland	p. 14
	Larger business customers in Spain, Italy and Portugal and all commercial customers in France transferred from GRCB - Western Europe	- Continental Europe SME corporate customers in Continental 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	- New Markets All businesses in India, Pakistan, Indonesia, Russia and the UAE	
Barclays Wealth Private banking and wealth management	All private banking customers in France transferred to Western Europe Retail Banking	Barclays Wealth Private banking and wealth management	p. 18
BGI 19.9% interest in BlackRock Inc. and minor residual BGI activities	-	Investment Management¹ 19.9% interest in BlackRock Inc. and minor residual BGI activities	p. 20

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

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

Restatements Summary

Profit Before Tax Movements Showing the Impact of the Organisational Restructure

	2009 as Published	Group Structure Changes	2009 as Restated
	£m	£m	£m
UK Retail Banking	612	98	710
Barclays Commercial Banking	749	(749)	-
Barclaycard	761	(34)	727
GRCB - Western Europe / Western Europe Retail Banking	130	150	280
GRCB - Emerging Markets / Barclays Africa	(254)	358	104
GRCB - Absa	506	(506)	-
GRCB/GRB total	2,504	(683)	1,821
Barclays Capital	2,464	-	2,464
Barclays Corporate	-	157	157
Barclays Wealth	145	(2)	143
Barclays Global Investors (continuing operations) / Investment Management ¹	22	-	22
IBIM/CIBWM total	2,631	155	2,786
Absa	-	528	528
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
Group profit before tax	11,642	-	11,642

Restated Profit Before Tax by Business Grouping

	2009 as Restated	2008 as Restated
	£m	£m
UK Retail Banking	710	1,558
Barclaycard	727	766
Western Europe Retail Banking	280	232
Barclays Africa	104	180
GRB total	1,821	2,736
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 ¹	22	(346)
CIBWM total	2,786	2,695
Absa	528	563
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	-
Group profit before tax	11,642	6,077

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

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

Balance Sheet Information

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

Performance Ratios

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

Other Financial Measures

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

Key Facts

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

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

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

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

Balance Sheet Information

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

Performance Ratios

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

Other Financial Measures

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

Key Facts

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

Results by Business

Barclaycard - Full Year Ended

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

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

Results by Business

Barclaycard - Restated Half Year Ended

	Half Year Ended 31.12.09	Half Year Ended 30.06.09	Half Year Ended 31.12.08	Half Year Ended 30.06.08
	£m	£m	£m	£m
Income Statement Information				
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
Principal transactions	1	21	65	17
Net premiums from insurance contracts	23	21	26	18
Other income	-	1	-	21
Total income	2,041	2,020	1,805	1,427
Net claims and benefits incurred under insurance contracts	(9)	(11)	(5)	(6)
Total income net of insurance claims	2,032	2,009	1,800	1,421
Impairment charges and other credit provisions	(883)	(915)	(620)	(477)
Net income	1,149	1,094	1,180	944
Operating expenses excluding amortisation of intangible assets	(758)	(687)	(759)	(627)
Amortisation of intangible assets	(45)	(37)	(34)	(27)
Operating expenses	(803)	(724)	(793)	(654)
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

Profit before tax	352	375	388	378
Balance Sheet Information				
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
Performance Ratios				
Return on average economic capital	13%	15%	22%	21%
Cost:income ratio	40%	36%	44%	46%
Cost:net income ratio	70%	66%	67%	69%
Other Financial Measures				
Economic (loss)/profit	(£10m)	£28m	£175m	£143m
Risk weighted assets	£30.6bn	£26.9bn	£27.3bn	£22.8bn
Key Facts				
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
Total number of Barclaycard customers	21.2m	23.6m	23.5m	20.0m
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
Total - average outstanding balances	£20.5bn	£20.7bn	£18.6bn	£14.8bn
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
Total - average extended credit balances	£16.3bn	£16.5bn	£14.6bn	£11.8bn
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 Published¹	Group Structure Changes	2009 as Restated	2008 as Restated
	£m	£m	£m	£m
Net interest income	1,182	(314)	868	642
Net fee and commission income	438	(86)	352	327
Net trading income	-	14	14	4
Net investment income	123	(5)	118	161
Principal transactions	123	9	132	165
Net premiums from insurance contracts	544	-	544	352
Other income/(expense)	8	(14)	(6)	38
Total income	2,295	(405)	1,890	1,524

Net claims and benefits incurred under insurance contracts	(572)	-	(572)	(365)
Total income net of insurance claims	1,723	(405)	1,318	1,159
Impairment charges and other credit provisions	(667)	329	(338)	(172)
Net income	1,056	(76)	980	987
Operating expenses excluding amortisation of intangible assets	(1,075)	210	(865)	(794)
Amortisation of intangible assets	(38)	16	(22)	(13)
Operating expenses	(1,113)	226	(887)	(807)
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
Profit before tax	130	150	280	232
Balance Sheet Information				
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
Performance Ratios				
Return on average economic capital	4%	10%	14%	27%
Cost:income ratio	65%	2%	67%	70%
Cost:net income ratio	105%	(14%)	91%	82%
Other Financial Measures				
Economic (loss)/profit	(£234m)	£247m	£13m	£207m
Risk weighted assets	£32.4bn	(£15.6bn)	£16.8bn	£19.3bn
Key Facts				
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
Number of distribution points	1,318	(56)	1,262	1,140

1 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	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	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
Principal transactions	66	66	102	63
Net premiums from insurance contracts	255	289	169	183
Other income/(expense)	1	(7)	21	17
Total income	908	982	807	717
Net claims and benefits incurred under insurance contracts	(272)	(300)	(176)	(189)
Total income net of insurance claims	636	682	631	528
Impairment charges and other credit provisions	(190)	(148)	(111)	(61)
Net income	446	534	520	467
Operating expenses excluding amortisation of intangible assets	(433)	(432)	(438)	(356)
Amortisation of intangible assets	(12)	(10)	(8)	(5)
Operating expenses	(445)	(442)	(446)	(361)
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	-
Profit before tax	188	92	126	106
Balance Sheet Information				
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
Performance Ratios				
Return on average economic capital	22%	7%	18%	36%
Cost:income ratio	70%	65%	71%	68%
Cost:net income ratio	100%	83%	86%	77%
Other Financial Measures				
Economic profit/(loss)	£59m	(£46m)	£54m	£153m
Risk weighted assets	£16.8bn	£14.6bn	£19.3bn	£15.6bn
Key Facts				
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
Number of distribution points	1,262	1,176	1,140	989

Results by Business

Barclays Africa - Full Year Ended

Income Statement Information	2009 as Published¹	Group Structure Changes	2009 as Restated	2008 as Restated
	£m	£m	£m	£m
Net interest income	743	(245)	498	405
Net fee and commission income	232	(54)	178	162
Net trading income	61	(7)	54	70
Net investment income	7	-	7	87
Principal transactions	68	(7)	61	157
Other income	2	-	2	2
Total income	1,045	(306)	739	726
Impairment charges and other credit provisions	(471)	350	(121)	(71)
Net income	574	44	618	655
Operating expenses excluding amortisation of intangible assets	(846)	313	(533)	(472)
Amortisation of intangible assets	(6)	1	(5)	(3)
Operating expenses	(852)	314	(538)	(475)
Profit on disposal of subsidiaries, associates and joint ventures	24	-	24	-
Profit before tax	(254)	358	104	180
Balance Sheet Information				
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
Performance Ratios				
Return on average economic capital	(18%)	24%	6%	17%
Cost:income ratio	82%	(9%)	73%	65%
Cost:net income ratio	148%	(61%)	87%	73%
Other Financial Measures				
Economic (loss)/profit	(£379m)	£326m	(£53m)	£50m
Risk weighted assets	£12.4bn	(£4.8bn)	£7.6bn	£8.7bn
Key Facts				
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
Number of distribution points	683	(110)	573	653

1 Published as GRCB - Emerging Markets.

Results by Business

Barclays Africa - Restated Half Year Ended

	Half Year Ended 31.12.09	Half Year Ended 30.06.09	Half Year Ended 31.12.08	Half Year Ended 30.06.08
	£m	£m	£m	£m
Income Statement Information				
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
Principal transactions	33	28	108	49
Other income/(expense)	1	1	(4)	6
Total income	374	365	411	315
Impairment charges and other credit provisions	(58)	(63)	(32)	(39)
Net income	316	302	379	276
Operating expenses excluding amortisation of intangible assets	(281)	(252)	(268)	(204)
Amortisation of intangible assets	(3)	(2)	(2)	(1)
Operating expenses	(284)	(254)	(270)	(205)
Profit on disposal of subsidiaries, associates and joint ventures	7	17	-	-
Profit before tax	39	65	109	71
Balance Sheet Information				
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
Performance Ratios				
Return on average economic capital	12%	1%	22%	11%
Cost:income ratio	76%	70%	66%	65%
Cost:net income ratio	90%	84%	71%	74%

Other Financial Measures

Economic (loss)/profit	(£5m)	(£48m)	£46m	£4m
Risk weighted assets	£7.6bn	£6.8bn	£8.7bn	£8.1bn

Key Facts

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
Number of distribution points	573	656	653	673

Results by Business**Barclays Capital - Full Year Ended**

Income Statement Information	2009 as Published	Group Structure Changes	2009 as Published	2008 as Published
	£m	£m	£m	£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
Principal transactions	7,021	-	7,021	2,065
Other income	5	-	5	13
Total income	11,625	-	11,625	5,231
Impairment charges and other credit provisions	(2,591)	-	(2,591)	(2,423)
Net income	9,034	-	9,034	2,808
Operating expenses excluding amortisation of intangible assets	(6,406)	-	(6,406)	(3,682)
Amortisation of intangible assets	(186)	-	(186)	(92)
Operating expenses	(6,592)	-	(6,592)	(3,774)
Share of post-tax results of associates and joint ventures	22	-	22	6
Gain on acquisition	-	-	-	2,262
Profit before tax	2,464	-	2,464	1,302
Balance Sheet Information				
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

Performance Ratios

Return on average economic capital	15%	-	15%	20%
Cost:income ratio	57%	-	57%	72%
Cost:net income ratio	73%	-	73%	134%

Other Financial Measures

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

Key Facts

Number of employees (full time equivalent)	23,200	-	23,200	23,100
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Results by Business**Barclays Capital - Half Year Ended**

	Half Year Ended	Half Year Ended	Half Year Ended	Half Year Ended
Income Statement Information	31.12.09	30.06.09	31.12.08	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
Principal transactions	3,306	3,715	(75)	2,140
Other income/(expense)	6	(1)	10	3
Total income	5,536	6,089	1,820	3,411
Impairment charges and other credit provisions	(717)	(1,874)	(1,197)	(1,226)
Net income	4,819	4,215	623	2,185
Operating expenses excluding amortisation of intangible assets	(3,333)	(3,073)	(2,018)	(1,664)
Amortisation of intangible assets	(83)	(103)	(77)	(15)
Operating expenses	(3,416)	(3,176)	(2,095)	(1,679)
Share of post-tax results of associates and joint ventures	14	8	(12)	18
Gain on acquisition	-	-	2,262	-
Profit before tax	1,417	1,047	778	524
Balance Sheet Information				
	£162.6bn	£173.5bn	£206.8bn	£178.2bn

Loans and advances to banks and customers at amortised cost				
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

Performance Ratios

Return on average economic capital	19%	12%	31%	7%
Cost:income ratio	62%	52%	115%	49%
Cost:net income ratio	71%	75%	336%	77%

Other Financial Measures

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

Key Facts

Number of employees (full time equivalent)	23,200	21,900	23,100	16,300
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Results by Business**Barclays Corporate - Full Year Ended**

Income Statement Information	2009 as Published¹	Group Structure Changes	2009 as Restated	2008 as Restated
	£m	£m	£m	£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
Principal transactions	(26)	(2)	(28)	34
Other income	112	12	124	120
Total income	2,753	428	3,181	2,992
Impairment charges and other credit provisions	(974)	(584)	(1,558)	(593)
Net income	1,779	(156)	1,623	2,399
Operating expenses excluding amortisation of intangible assets	(1,009)	(421)	(1,430)	(1,310)
Amortisation of intangible assets	(21)	(15)	(36)	(19)
Operating expenses	(1,030)	(436)	(1,466)	(1,329)
Share of post-tax results of associates and joint ventures	-	-	-	(2)
Profit before tax	749	(592)	157	1,068

Balance Sheet Information

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

Performance Ratios

Return on average economic capital	16%	(14%)	2%	17%
Cost:income ratio	37%	9%	46%	44%
Cost:net income ratio	58%	32%	90%	55%

Other Financial Measures

Economic profit/(loss)	£90m	(£622m)	(£532m)	£285m
Risk weighted assets	£60.3bn	£16.6bn	£76.9bn	£82.8bn

Key Facts

Number of employees (full time equivalent)	9,100	3,800	12,900	14,800
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1 Published as Barclays Commercial Banking.

Results by Business**Barclays Corporate - Half Year Ended**

	Half Year Ended 31.12.09	Half Year Ended 30.06.09	Half Year Ended 31.12.08	Half Year Ended 30.06.08
	£m	£m	£m	£m
Income Statement Information				
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
Principal transactions	3	(31)	13	21
Other income	4	120	48	72
Total income	1,543	1,638	1,582	1,410
Impairment charges and other credit provisions	(840)	(718)	(393)	(200)
Net income	703	920	1,189	1,210
Operating expenses excluding amortisation of intangible assets	(680)	(750)	(715)	(595)
Amortisation of intangible assets	(18)	(18)	(15)	(4)

Operating expenses	(698)	(768)	(730)	(599)
Share of post-tax results of associates and joint ventures	-	-	(1)	(1)
Profit before tax	5	152	458	610

Balance Sheet Information

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

Performance Ratios

Return on average economic capital	(1%)	5%	14%	19%
Cost:income ratio	45%	47%	46%	42%
Cost:net income ratio	99%	83%	61%	50%

Other Financial Measures

Economic (loss)/profit	(£332m)	(£200m)	£95m	£190m
Risk weighted assets	£76.9bn	£77.9bn	£82.8bn	£71.8bn

Key Facts

Number of employees (full time equivalent)	12,900	13,500	14,800	12,300
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Results by Business**Barclays Corporate - Geographic Breakdown
Year Ended 31st December 2009**

Income Statement Information	UK & Ireland	Continental		Total
		Europe	New Markets	
	£m	£m	£m	£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	-	-	-	-
Profit/(loss) before tax	673	(83)	(433)	157

Balance Sheet Information

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 31st December 2008

Income Statement Information	UK & Ireland	Continental		Total
		Europe	New Markets	
	£m	£m	£m	£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)
Profit/(loss) before tax	1,095	22	(49)	1,068

Balance Sheet Information

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	Continental		Total
		Europe	New Markets	
	£m	£m	£m	£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	-	-	-	-
Profit/(loss) before tax	369	(27)	(190)	152

Balance Sheet Information

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	Continental		Total
		Europe	New Markets	
	£m	£m	£m	£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)

Profit/(loss) before tax	616	11	(17)	610
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Balance Sheet Information

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	Group Structure Changes	2009 as Restated	2008 as Restated
	£m	£m	£m	£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)
Principal transactions	20	-	20	(344)
Net premiums from insurance contracts	-	-	-	136
Other income	7	-	7	26
Total income	1,333	(11)	1,322	1,012
Net claims and benefits incurred under insurance contracts	-	-	-	300
Total income net of insurance claims	1,333	(11)	1,322	1,312
Impairment charges and other credit provisions	(51)	-	(51)	(44)
Net income	1,282	(11)	1,271	1,268
Operating expenses excluding amortisation of intangible assets	(1,114)	9	(1,105)	(907)
Amortisation of intangible assets	(24)	-	(24)	(16)
Operating expenses	(1,138)	9	(1,129)	(923)
Profit on disposal of subsidiaries, associates and joint ventures	1	-	1	326
Profit before tax	145	(2)	143	671
Balance Sheet Information				
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
Performance Ratios				
Return on average economic capital	22%	-	22%	117%
Cost:income ratio	85%	-	85%	70%

Other Financial Measures

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

Key Facts

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**

	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
Income Statement Information				
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)
Principal transactions	9	11	(175)	(169)
Net premiums from insurance contracts	-	-	54	82
Other income	5	2	18	8
Total income	699	623	524	488
Net claims and benefits incurred under insurance contracts	-	-	127	173
Total income net of insurance claims	699	623	651	661
Impairment charges and other credit provisions	(30)	(21)	(32)	(12)
Net income	669	602	619	649
Operating expenses excluding amortisation of intangible assets	(591)	(514)	(445)	(462)
Amortisation of intangible assets	(10)	(14)	(11)	(5)
Operating expenses	(601)	(528)	(456)	(467)
Profit on disposal of subsidiaries, associates and joint ventures	-	1	326	-
Profit before tax	68	75	489	182
Balance Sheet Information				
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

Performance Ratios

Return on average economic capital	26%	19%	171%	58%
Cost:income ratio	86%	85%		