

BARCLAYS PLC
Form 6-K
April 16, 2013

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

April 16, 2013

Barclays PLC and
Barclays Bank PLC
(Names of Registrants)

1 Churchill Place

London E14 5HP
England

(Address of Principal Executive Offices)

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

Form 20-F Form 40-F

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

Yes No

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

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

This Report comprises:

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

EXHIBIT INDEX

2012 & 2011 Restatement Document dated 16 April 2013

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: April 16, 2013

By: /s/ Patrick Gonsalves

Patrick Gonsalves
Deputy Secretary

BARCLAYS BANK PLC
(Registrant)

Date: April 16, 2013

By: /s/ Patrick Gonsalves

Patrick Gonsalves

Barclays PLC

Group Reporting Changes (effective 1st January 2013)

2012 & 2011 Restatement Document

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BARCLAYS PLC, 1 CHURCHILL PLACE, LONDON, E14 5HP, UNITED KINGDOM. TELEPHONE: +44 (0) 20 7116 1000. COMPANY NO. 48839

The term Barclays or Group refers to Barclays PLC together with its subsidiaries. Unless otherwise stated, the income statement analysis compares the twelve months to 31 December 2012 to the corresponding twelve months of 2011 and balance sheet comparatives relate to 31 December 2011. The abbreviations '£m' and '£bn' represent millions and thousands of millions of pounds sterling respectively; and the abbreviations '\$m' and '\$bn' represent millions and thousands of millions of US dollars respectively.

Adjusted profit before tax and adjusted performance metrics have been presented to provide a more consistent basis for comparing business performance between periods. Adjusting items are considered to be significant and not representative of the underlying business performance. Items excluded from the adjusted measures are: the impact of own credit; gains on debt buy-backs; impairment and disposal of the investment in BlackRock, Inc.; the provision for Payment Protection Insurance redress payments and claims management costs (PPI redress); the provision for interest rate hedging products redress and claims management costs (provision for interest rate hedging products redress); goodwill impairments; and gains and losses on acquisitions and disposals. The regulatory penalties relating to the industry-wide investigation into the setting of interbank offered rates have not been excluded from adjusted measures.

Relevant terms that are used in this document but are not defined under applicable regulatory guidance or International Financial Reporting Standards (IFRS) are explained in the Full Year 2012 Results glossary that can be accessed at www.barclays.com/results.

The information in this announcement does not comprise statutory accounts or interim financial statements within the meaning of Section 434 of the Companies Act 2006 and IAS 34 respectively. Statutory accounts for the year ended 31 December 2012, 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 495 of the Companies Act 2006 and which did not make any statements under Section 498 of the Companies Act 2006, have been 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", "projected", "expect", "estimate", "intend", "plan", "goal", "believe", "achieve" 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, commitments in connection with the Transform Programme, 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, Eurozone and global macroeconomic and business conditions, the effects of continued volatility in credit markets, market related risks such as changes in interest rates and foreign 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 (including requirements regarding capital and Group structures and the potential for one or more countries exiting the Eurozone), changes in legislation, the further development of standards and interpretations under International Financial Reporting Standards ("IFRS") and prudential capital rules applicable to past, current and future periods, evolving practices with regard to the interpretation and application of standards, the outcome of current and future legal proceedings, 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 Prudential Regulation Authority, the Financial Conduct Authority, the London Stock Exchange plc (the "LSE") or applicable law, Barclays expressly disclaims any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements contained herein 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 published or may publish via the Regulatory News Service of the LSE and/or has filed or may file with the US Securities and Exchange Commission.

Overview of Reporting Changes

This document provides further details of the impact on the Group's results of the implementation of IFRS 10 Consolidated Financial Statements and IAS 19 Employee Benefits (Revised 2011), as disclosed in the 2012 Barclays

PLC Annual Report.

It also outlines the impact to the Group's segmental results of the allocation of elements of the Head Office results to businesses and portfolio restatements between businesses.

Whilst the Head Office allocation and portfolio restatements affect the reported results of the individual businesses, they have no impact on the Group's primary statements.

Accounting Restatements

IFRS 10 and IAS 19 (Revised 2011) became effective on 1 January 2013 and result in the restatements to the Barclays PLC results for the years ended 31 December 2011 and 2012. The 2012 results restatement reflects the application of both IFRS 10 and IAS 19. The 2011 results restatement reflects only the application of IAS 19, in line with IFRS 10 transition relief guidance.

IFRS 10

IFRS 10 replaced requirements in IAS 27 Consolidated and Separate Financial Statements and SIC 12 Consolidation - Special Purpose Entities. This introduced new criteria to determine whether entities in which the Group has interests should be consolidated. The implementation of IFRS 10 resulted in the Group consolidating some entities that were previously not consolidated and deconsolidating some entities that were previously consolidated, principally impacting the consolidation of entities in the Investment Bank with credit market exposures.

IAS 19

The Group adopted IAS 19 (Revised 2011) from 1 January 2013 which, amongst other changes, requires actuarial gains and losses arising from defined benefit pension schemes to be recognised in full. Previously the Group deferred these over the remaining average service lives of the employees (known as the 'corridor' approach).

The financial impact on the Group for the year ended 31 December 2012 had IFRS 10 and IAS 19 been adopted is shown in the table below:

| Impact of Accounting Restatements | Restatement Adjustments | | | | |
|-----------------------------------|-------------------------|---------|---------|------------------|--------------------------------|
| | 2012 as Published | IFRS 10 | IAS 19 | 2012 as Restated | 2011 as Restated (IAS 19 only) |
| | £m | £m | £m | £m | £m |
| Adjusted Income Statement | | | | | |
| Profit before tax | 7,048 | 573 | (22) | 7,599 | 5,482 |
| Tax | (2,025) | (134) | - | (2,159) | (1,299) |
| Profit after tax | 5,023 | 439 | (22) | 5,440 | 4,183 |
| Balance Sheet | | | | | |
| Total assets | 1,490,321 | (144) | (1,842) | 1,488,335 | 1,562,083 |
| Total liabilities | 1,427,364 | 333 | 652 | 1,428,349 | 1,498,124 |
| Total shareholders' equity | 62,957 | (477) | (2,494) | 59,986 | 63,959 |
| Performance Measures | | | | | |
| | 7.8% | | | 9.0% | 6.7% |

Adjusted return on average
shareholders' equity

| | | | | | |
|---------------------------|------|------|-------|------|------|
| Net asset value per share | 438p | (4p) | (20p) | 414p | 446p |
|---------------------------|------|------|-------|------|------|

Capital

| | | | | | |
|----------------------------------|--------|-------|---|--------|--------|
| Core Tier 1 capital ¹ | 42,121 | (399) | - | 41,722 | 43,066 |
| Core Tier 1 ratio (%) | 10.9% | | | 10.8% | 11.0% |

The positive financial impact of adopting IFRS 10 on the Group's results for the year ended 31 December 2012 principally reflects an increase in trading income and a reduction in impairment in the Investment Bank. However, there is a cumulative reduction in total shareholders' equity at 31 December 2012 of £477m as previously disclosed in the 2012 Barclays PLC Annual Report.

Following the adoption of IAS 19, retirement benefit assets reduced by £2.3bn (2011: £1.8bn) and retirement benefit liabilities increased by £1.0bn (2011: reduced £0.1bn) as at 31 December 2012, with additional deferred tax assets recognised of £0.8bn (2011: £0.5bn), of which £0.4bn has been recognised in deferred tax assets and £0.4bn in deferred tax liabilities. As a result total assets reduced by £1.8bn and total liabilities increased by £0.7bn. Profit after tax for the period reduced by £22m (2011: £83m) with other comprehensive income lower by £2.4bn (2011: £1.2bn), resulting in a £2.5bn reduction in shareholders' equity.

- 1 The implementation of IAS 19 has no overall impact on the existing Core Tier 1 capital base as current regulatory rules require banks to derecognise any defined benefit pension asset from its capital base.

Overview of Reporting Changes

Segmental Restatements

Head Office Allocations

As stated in the full year results announcement, the Group has determined that it will allocate more elements of the Head Office results to the businesses, so that the aggregate of those businesses' results is more closely aligned to the Group's results, including Group return on equity. Segmental reporting reflects the information as presented to key management. For each income and expense item previously recorded in Head Office, consideration has been given to whether there is a logical basis for increased allocation of such items to other businesses:

- Intra-group allocation of funding costs and other income items now includes the majority of the costs of subordinated debt instruments, preference shares and allocation of liquidity costs; increased allocation of intra-group interest; and the elimination of fees to the Investment Bank for Structured Capital Markets activities. The allocation of the funding costs is based on the capital demand created by each business for the instruments from which these costs arise and intra-group interest is allocated on tangible equity of the businesses

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- Head Office operating cost items, including the UK bank levy and Financial Services Compensation Scheme, have been allocated to businesses wherever practicable using the most appropriate driver of that cost

- The businesses average allocated equity has been calculated as 10.5% of average risk weighted assets (previously 10.0%) adjusted for capital deductions. This increase reflects the assumptions the Group uses for planning purposes in line with the long term management targets previously disclosed in the Strategic Review on 12 February 2013

The residual Head Office result in the future will depend on the level of Group capital compared to the ratio used for allocation of capital to the businesses and other residual items which are not allocated to the businesses.

The effect of the changes in allocation methodology on the 2012 and 2011 profit before tax by business are summarised in the table below:

| Impact of Head Office Allocations | Impact on Profit Before Tax | |
|-----------------------------------|--------------------------------|------------|
| | 2012 £m | 2011 £m |
| UK RBB | (220) | (136) |
| Europe RBB | (57) | (43) |
| Africa RBB | (98) | (80) |
| Barclaycard | (58) | (35) |
| Investment Bank | (701) | (573) |
| Corporate Banking | (111) | (24) |
| Wealth and Investment Management | (36) | (9) |
| Head Office and Other Operations | 1,281 | 900 |
| Total | - | - |

The net effect of the intra-group allocations is to increase Head Office profit before tax by £1,281m. Non-controlling interests in Head Office also reduce by £388m as a result of the allocation of preference share costs. The restated profit attributable to equity holders of the parent for each business, on which return on average equity and return on average tangible equity are calculated, is provided on page 28.

The change in allocated equity reduces the average equity held at Head Office for the year ended 31 December 2012 from £8,939m to £4,313m.

As noted in the Strategic Review on 12 February 2013, the Head Office allocation has the effect of reducing the published returns of the individual businesses. The Group level returns and 2015 financial targets are unaffected by this intra-group reallocation.

The impact of the allocation of Head Office items to business units is to reduce the Return on Equity consumed by the Head Office by 3.5% (2011: 2.4%) from 4.3% to 0.8%.

Overview of Reporting Changes

Portfolio Restatements

Some portfolio restatements have been implemented in Q1 2013 to reflect the management of the relevant businesses. In this document, the 2012 and 2011 individual business results have been restated to reflect these changes:

- Ongoing Europe Retail and Business Banking credit cards operations are transferred to Barclaycard (which already includes the Group's credit card operations in the UK and US, South Africa and other countries). This results in a profit before tax reallocation of £52m (2011: £70m) between the two businesses
- Africa Retail and Business Banking - certain components are transferred to Corporate Banking and the Investment Bank:
 - This includes alignment of existing corporate client relationships from retail to Corporate Banking, primarily all African subsidiaries of Barclays' global corporate client base and large local clients. This results in a profit before tax reallocation of £28m (2011: £31m) to Corporate Banking
 - Barclays Africa sales and trading activity is transferred to the Investment Bank (which already includes Absa Capital, the South Africa-based investment banking operation). This results in a profit before tax reallocation of £17m (2011: £17m) to the Investment Bank
 - Absa's debit cards operation is transferred from Barclaycard to Africa Retail and Business Banking (reflecting greater synergies with the Africa Retail and Business Banking business). This results in a profit before tax reallocation of £15m (2011: £18m) from Barclaycard to Africa Retail and Business Banking

Change in Business Allocation of Employees

The Group has changed the allocation of full time equivalent employees so that they are allocated to businesses based upon utilisation of underlying headcount rather than the entity they are employed by. The change in business allocation includes 1,700 Head Office employees that are now allocated across the businesses. There is no impact on the Group's overall headcount. This document reflects this new allocation basis in both 2012 and 2011.

| Impact of Change in Allocation of Employees | Head | | Group | 2012 as Restated | 2011 as Restated |
|---|-------------------|-------------------|---------|------------------|------------------|
| | 2012 as Published | Office Allocation | | | |
| UK RBB | 34,800 | 100 | (1,900) | 33,000 | 32,400 |
| Europe RBB | 7,900 | 100 | (500) | 7,500 | 8,100 |
| Africa RBB | 41,700 | 200 | (1,400) | 40,500 | 42,700 |
| Barclaycard | 11,000 | 200 | (100) | 11,100 | 10,900 |

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| | | | | | |
|----------------------------------|---------|---------|-------|---------|---------|
| Investment Bank | 24,000 | 700 | 900 | 25,600 | 24,400 |
| Corporate Banking | 10,300 | 200 | 2,500 | 13,000 | 14,000 |
| Wealth and Investment Management | 7,900 | 200 | 200 | 8,300 | 8,500 |
| Head Office and Other Operations | 1,600 | (1,700) | 300 | 200 | 100 |
| Total | 139,200 | - | - | 139,200 | 141,100 |

Performance Highlights

Set out below are Barclays Group 2012 restated results which are impacted by the adoption of IFRS 10 and IAS 19 accounting changes. 2011 has been restated only for the revised accounting rules under IAS 19.

All disclosures in this document are on a restated basis unless otherwise stated.

| | Adjusted | | | | Statutory | | | |
|--|-------------------------|------------------------|------------------------|------------------------|-------------------------|------------------------|------------------------|------------------------|
| | | IFRS 10 and IAS 19 | 2012 as Restated | 2011 as Restated | | IFRS 10 and IAS 19 | 2012 as Restated | 2011 as Restated |
| Barclays Results for the twelve months ended | 2012 as Published £m | 2012 as Restated £m | 2012 as Restated £m | 2011 as Restated £m | 2012 as Published £m | 2012 as Restated £m | 2012 as Restated £m | 2011 as Restated £m |
| Total income net of insurance claims | 29,043 | 318 | 29,361 | 28,513 | 24,691 | 318 | 25,009 | 32,292 |
| Credit impairment charges and other provisions | (3,596) | 256 | (3,340) | (3,802) | (3,596) | 256 | (3,340) | (5,602) |
| Net operating income | 25,447 | 574 | 26,021 | 24,711 | 21,095 | 574 | 21,669 | 26,690 |
| Operating expenses | (18,539) | (23) | (18,562) | (19,289) | (20,989) | (23) | (21,012) | (20,886) |
| Other net income/(expense) | 140 | - | 140 | 60 | 140 | - | 140 | (34) |
| Profit before tax | 7,048 | 551 | 7,599 | 5,482 | 246 | 551 | 797 | 5,770 |
| Profit/(loss) after tax | 5,023 | 417 | 5,440 | 4,183 | (236) | 417 | 181 | 3,868 |
| Performance Measures | | | | | | | | |
| Return on average shareholders' equity | 7.8% | 1.2% | 9.0% | 6.7% | (1.9%) | 0.7% | (1.2%) | 5.9% |
| Return on average tangible | 9.1% | 1.5% | 10.6% | 8.1% | (2.2%) | 0.8% | (1.4%) | 7.1% |

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| | | | | | | | | |
|--|-------|------|-------|-------|---------|--------|---------|---------|
| shareholders' equity | | | | | | | | |
| Return on average risk weighted assets | 1.3% | 0.1% | 1.4% | 1.1% | (0.1%) | 0.1% | - | 1.0% |
| Cost: income ratio | 64% | (1%) | 63% | 68% | 85% | (1%) | 84% | 65% |
| Compensation: net operating income ratio | 38% | - | 38% | 43% | 46% | (1%) | 45% | 39% |
| Loan loss rate (bps) | 75 | (5) | 70 | 77 | 75 | (5) | 70 | 77 |
| Basic earnings/(loss) per share | 34.5p | 3.4p | 37.9p | 27.0p | (8.5p) | 3.4p | (5.1p) | 24.4p |
| Dividend per share | 6.5p | - | 6.5p | 6.0p | 6.5p | - | 6.5p | 6.0p |
| Capital and Balance Sheet | | | | | | | | |
| Core Tier 1 ratio | | | | | 10.9% | (0.1%) | 10.8% | 11.0% |
| Risk weighted assets | | | | | £387bn | - | £387bn | £391bn |
| Adjusted gross leverage | | | | | 19x | - | 19x | 20x |
| Group liquidity pool | | | | | £150bn | - | £150bn | £152bn |
| Net asset value per share | | | | | 438p | (24p) | 414p | 446p |
| Net tangible asset value per share | | | | | 373p | (24p) | 349p | 381p |
| Loan: deposit ratio | | | | | 110% | - | 110% | 118% |
| Adjusted Profit Reconciliation | | | | | | | | |
| Adjusted profit before tax | | | | | 7,048 | 551 | 7,599 | 5,482 |
| Own credit | | | | | (4,579) | - | (4,579) | 2,708 |
| Gains on debt buy-backs | | | | | - | - | - | 1,130 |
| Gain/(loss) on disposal and impairment of BlackRock investment | | | | | 227 | - | 227 | (1,858) |
| Provision for PPI redress | | | | | (1,600) | - | (1,600) | (1,000) |
| Provision for interest rate hedging products redress | | | | | (850) | - | (850) | - |
| Goodwill impairment | | | | | - | - | - | (597) |
| | | | | | - | - | - | (94) |

| | | | | |
|--------------------------------------|-----|-----|-----|-------|
| Losses on acquisitions and disposals | | | | |
| Statutory profit before tax | 246 | 551 | 797 | 5,771 |

Performance Highlights

Total Income by Business

| Adjusted | Restatement Adjustments | | | | | |
|--------------------------------------|-------------------------|--------------------|------------------------|-----------------|------------------|------------------|
| | 2012 as Published | IFRS 10 and IAS 19 | Head Office Allocation | Group Structure | 2012 as Restated | 2011 as Restated |
| | £m | £m | £m | £m | £m | £m |
| UK RBB | 4,421 | - | (37) | - | 4,384 | 4,621 |
| Europe RBB | 915 | - | (14) | (193) | 708 | 1,004 |
| Africa RBB | 3,157 | - | (31) | (198) | 2,928 | 3,364 |
| Barclaycard | 4,170 | - | (1) | 175 | 4,344 | 4,305 |
| Investment Bank | 11,722 | 318 | (331) | 66 | 11,775 | 10,222 |
| Corporate Banking | 2,918 | - | (26) | 154 | 3,046 | 3,315 |
| Wealth and Investment Management | 1,815 | - | 3 | 2 | 1,820 | 1,770 |
| Head Office and Other Operations | (75) | - | 437 | (6) | 356 | (88) |
| Total income net of insurance claims | 29,043 | 318 | - | - | 29,361 | 28,513 |
| Statutory | | | | | | |
| UK RBB | 4,421 | - | (37) | - | 4,384 | 4,621 |
| Europe RBB | 915 | - | (14) | (193) | 708 | 1,004 |
| Africa RBB | 3,157 | - | (31) | (198) | 2,928 | 3,364 |
| Barclaycard | 4,170 | - | (1) | 175 | 4,344 | 4,305 |
| Investment Bank | 11,722 | 318 | (331) | 66 | 11,775 | 10,222 |
| Corporate Banking | 2,918 | - | (26) | 154 | 3,046 | 3,315 |
| Wealth and Investment Management | 1,815 | - | 3 | 2 | 1,820 | 1,770 |
| Head Office and Other Operations | (4,427) | - | 437 | (6) | (3,996) | 3,691 |
| Total income net of insurance claims | 24,691 | 318 | - | - | 25,009 | 32,292 |

Performance Highlights

Profit Before Tax by Business

| Adjusted | Restatement Adjustments | | | | | |
|----------------------------------|------------------------------------|-----------------------------------|------------------------------------|--------------------------|---------------------------|---------------------------|
| | IFRS 2012 as Published £m | IFRS 10 and IAS 19 £m | Head Office Allocation £m | Group Structure £m | 2012 as Restated £m | 2011 as Restated £m |
| UK RBB | 1,472 | (27) | (220) | - | 1,225 | 1,222 |
| Europe RBB | (239) | 5 | (57) | (52) | (343) | (340) |
| Africa RBB | 468 | (2) | (98) | (46) | 322 | 730 |
| Barclaycard | 1,506 | (6) | (58) | 40 | 1,482 | 1,212 |
| Investment Bank | 4,063 | 603 | (701) | 25 | 3,990 | 2,415 |
| Corporate Banking | 551 | (10) | (111) | 30 | 460 | 191 |
| Wealth and Investment Management | 315 | (7) | (36) | 2 | 274 | 188 |
| Head Office and Other Operations | (1,088) | (5) | 1,281 | 1 | 189 | (136) |
| Total profit before tax | 7,048 | 551 | - | - | 7,599 | 5,482 |
| Statutory | | | | | | |
| UK RBB | 292 | (27) | (220) | - | 45 | 822 |
| Europe RBB | (239) | 5 | (57) | (52) | (343) | (767) |
| Africa RBB | 468 | (2) | (98) | (46) | 322 | 730 |
| Barclaycard | 1,086 | (6) | (58) | 40 | 1,062 | 565 |
| Investment Bank | 4,063 | 603 | (701) | 25 | 3,990 | 2,415 |
| Corporate Banking | (299) | (10) | (111) | 30 | (390) | (5) |
| Wealth and Investment Management | 315 | (7) | (36) | 2 | 274 | 188 |
| Head Office and Other Operations | (5,440) | (5) | 1,281 | 1 | (4,163) | 1,822 |
| Total profit before tax | 246 | 551 | - | - | 797 | 5,770 |

Barclays Results by Quarter

Restated Barclays Results by Quarter

| Quarter | Q412 £m | Q312 £m | Q212 £m | Q112 £m | Q411 £m | Q311 £m | Q211 £m | Q111 £m |
|--|------------|------------|------------|------------|------------|------------|------------|------------|
| Adjusted basis | | | | | | | | |
| Total income net of insurance claims | 6,867 | 7,002 | 7,384 | 8,108 | 6,213 | 7,001 | 7,549 | 7,750 |
| Credit impairment charges and other provisions | (825) | (805) | (926) | (784) | (951) | (1,023) | (907) | (921) |
| Net operating income | 6,042 | 6,197 | 6,458 | 7,324 | 5,262 | 5,978 | 6,642 | 6,829 |

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| | | | | | | | | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
| Operating expenses (excluding UK bank levy) | (4,345) | (4,353) | (4,555) | (4,965) | (4,441) | (4,686) | (4,967) | (4,869) |
| UK bank levy | (345) | - | - | - | (325) | - | - | - |
| Other net income | 43 | 21 | 41 | 36 | 5 | 18 | 19 | 17 |
| Adjusted profit before tax | 1,395 | 1,865 | 1,944 | 2,395 | 501 | 1,310 | 1,694 | 1,977 |
| Adjusting items | | | | | | | | |
| Own credit | (560) | (1,074) | (325) | (2,620) | (263) | 2,882 | 440 | (351) |
| Gains on debt buy-backs | - | - | - | - | 1,130 | - | - | - |
| Impairment and gain/(loss) on disposal of BlackRock investment | - | - | 227 | - | - | (1,800) | (58) | - |
| Provision for PPI redress | (600) | (700) | - | (300) | - | - | (1,000) | - |
| Provision for interest rate hedging products redress | (400) | - | (450) | - | - | - | - | - |
| Goodwill impairment | - | - | - | - | (550) | - | (47) | - |
| (Losses)/gains on acquisitions and disposals | - | - | - | - | (32) | 3 | (67) | 2 |
| Statutory (loss)/profit before tax | (165) | 91 | 1,396 | (525) | 786 | 2,395 | 962 | 1,628 |
| Statutory (loss)/profit after tax | (364) | (13) | 943 | (385) | 581 | 1,345 | 721 | 1,220 |
| Attributable to: | | | | | | | | |
| Equity holders of the parent | (589) | (183) | 746 | (598) | 335 | 1132 | 465 | 991 |
| Non-controlling interests | 225 | 170 | 197 | 213 | 246 | 213 | 256 | 229 |
| Adjusted basic earnings per share | 7.2p | 8.3p | 9.2p | 13.2p | 1.0p | 6.8p | 8.7p | 10.5p |
| Adjusted cost: income ratio | 68% | 62% | 62% | 61% | 77% | 67% | 66% | 63% |
| Basic (loss)/earnings per share | (4.8p) | (1.5p) | 6.1p | (4.9p) | 2.8p | 9.4p | 3.9p | 8.3p |
| Cost: income ratio | 90% | 85% | 69% | 96% | 75% | 58% | 76% | 66% |
| Restated Adjusted Profit/(Loss) | | | | | | | | |
| Before Tax by Business | Q412 | Q312 | Q212 | Q112 | Q411 | Q311 | Q211 | Q111 |
| | £m | £m | £m | £m | £m | £m | £m | £m |
| UK RBB | 275 | 358 | 360 | 232 | 162 | 429 | 378 | 253 |
| Europe RBB | (114) | (81) | (76) | (72) | (176) | 21 | (109) | (76) |
| Africa RBB | 105 | 34 | 51 | 132 | 231 | 191 | 178 | 130 |
| Barclaycard | 335 | 396 | 404 | 347 | 261 | 367 | 273 | 311 |
| Investment Bank | 760 | 988 | 1,060 | 1,182 | (32) | 210 | 888 | 1,349 |
| Corporate Banking | 61 | 88 | 108 | 203 | (10) | 140 | 37 | 24 |
| Wealth and Investment Management | 105 | 70 | 49 | 50 | 43 | 70 | 34 | 41 |
| Head Office and Other Operations | (132) | 12 | (12) | 321 | 22 | (118) | 15 | (55) |
| Total profit before tax | 1,395 | 1,865 | 1,944 | 2,395 | 501 | 1,310 | 1,694 | 1,977 |

Condensed Consolidated Income Statement

| | Restatement Adjustments | | | 2012 as Restated £m | 2011 as Restated £m |
|--|----------------------------|---------------|--------------|---------------------------|---------------------------|
| | 2012 as Published £m | IFRS 10 £m | IAS 19 £m | | |
| Continuing Operations | | | | | |
| Net interest income | 11,639 | 15 | - | 11,654 | 12,201 |
| Net fee and commission income | 8,582 | (46) | - | 8,536 | 8,622 |
| Net trading income | 3,025 | 322 | - | 3,347 | 7,660 |
| Net investment income | 817 | 27 | - | 844 | 2,305 |
| Net premiums from insurance contracts | 896 | - | - | 896 | 1,076 |
| Net gain on disposal of investment in BlackRock, Inc. | 227 | - | - | 227 | - |
| Other income | 105 | - | - | 105 | 1,169 |
| Total income | 25,291 | 318 | - | 25,609 | 33,033 |
| Net claims and benefits incurred on insurance contracts | (600) | - | - | (600) | (741) |
| Total income net of insurance claims | 24,691 | 318 | - | 25,009 | 32,292 |
| Credit impairment charges and other provisions | (3,596) | 256 | - | (3,340) | (3,802) |
| Impairment of investment in BlackRock, Inc. | - | - | - | - | (1,800) |
| Net operating income | 21,095 | 574 | - | 21,669 | 26,690 |
| Staff costs | (10,447) | (1) | (22) | (10,470) | (11,516) |
| Administration and general expenses | (6,643) | - | - | (6,643) | (6,356) |
| Depreciation of property, plant and equipment | (669) | - | - | (669) | (673) |
| Amortisation of intangible assets | (435) | - | - | (435) | (419) |
| UK Bank Levy | (345) | - | - | (345) | (325) |
| Operating expenses excluding goodwill impairment and provisions for PPI and interest rate hedging products redress | (18,539) | (1) | (22) | (18,562) | (19,289) |
| Goodwill impairment | - | - | - | - | (597) |
| Provision for PPI redress | (1,600) | - | - | (1,600) | (1,000) |
| Provision for interest rate hedging products redress | (850) | - | - | (850) | - |
| Operating expenses | (20,989) | (1) | (22) | (21,012) | (20,886) |
| Profit/(loss) on disposals of undertakings and share of results of associates and joint ventures | 140 | - | - | 140 | (34) |
| Profit before tax | 246 | 573 | (22) | 797 | 5,770 |
| Tax | (482) | (134) | - | (616) | (1,902) |
| (Loss)/Profit after tax | (236) | 439 | (22) | 181 | 3,868 |
| Attributable to: | | | | | |
| Equity holders of the parent | (1,041) | 439 | (22) | (624) | 2,924 |
| Non-controlling interests | 805 | - | - | 805 | 944 |

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| | | | | | |
|---|--------|------|--------|--------|-------|
| (Loss)/Profit after tax | (236) | 439 | (22) | 181 | 3,868 |
| Earnings per Share from Continuing Operations | | | | | |
| Basic (loss)/earnings per ordinary share | (8.5p) | 3.6p | (0.2p) | (5.1p) | 24.4p |
| Diluted (loss)/earnings per ordinary share | (8.5p) | 3.6p | (0.2p) | (5.1p) | 23.3p |

Condensed Consolidated Financial Statements

Condensed Consolidated Balance Sheet

| | 2012 as Published £m | IFRS 10 IAS 19 £m | Restatement Adjustments £m | 2012 as Restated £m | 2011 as Restated £m |
|---|----------------------------|-------------------------|----------------------------------|---------------------------|---------------------------|
| Assets | | | | | |
| Cash and balances at central banks | 86,175 | 16 | - | 86,191 | 106,894 |
| Items in the course of collection from other banks | 1,456 | 17 | - | 1,473 | 1,812 |
| Trading portfolio assets | 145,030 | 1,322 | - | 146,352 | 152,183 |
| Financial assets designated at fair value | 46,061 | 568 | - | 46,629 | 36,949 |
| Derivative financial instruments | 469,146 | 10 | - | 469,156 | 538,964 |
| Loans and advances to banks | 40,489 | (27) | - | 40,462 | 47,446 |
| Loans and advances to customers | 425,729 | (1,823) | - | 423,906 | 431,934 |
| Reverse repurchase agreements and other similar secured lending | 176,956 | (434) | - | 176,522 | 153,665 |
| Available for sale investments | 75,109 | - | - | 75,109 | 68,491 |
| Current and deferred tax assets | 3,268 | 139 | 408 | 3,815 | 3,702 |
| Prepayments, accrued income and other assets | 4,360 | 5 | - | 4,365 | 4,563 |
| Investments in associates and joint ventures | 570 | 63 | - | 633 | 427 |
| Goodwill and intangible assets | 7,915 | - | - | 7,915 | 7,846 |
| Property, plant and equipment | 5,754 | - | - | 5,754 | 7,166 |
| Retirement benefit assets | 2,303 | - | (2,250) | 53 | 41 |
| Total assets | 1,490,321 | (144) | (1,842) | 1,488,335 | 1,562,083 |
| Liabilities | | | | | |
| Deposits from banks | 77,010 | 2 | - | 77,012 | 91,116 |
| Items in the course of collection due to other banks | 1,573 | 14 | - | 1,587 | 969 |
| Customer accounts | 385,707 | (296) | - | 385,411 | 366,032 |
| | 217,342 | (164) | - | 217,178 | 207,292 |

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| | | | | | |
|---|-----------|-------|---------|-----------|-----------|
| Repurchase agreements and other similar secured borrowing | | | | | |
| Trading portfolio liabilities | 44,794 | - | - | 44,794 | 45,887 |
| Financial liabilities designated at fair value | 78,280 | 281 | - | 78,561 | 87,997 |
| Derivative financial instruments | 462,468 | 253 | - | 462,721 | 527,910 |
| Debt securities in issue | 119,581 | (56) | - | 119,525 | 129,736 |
| Accruals, deferred income and other liabilities | 12,232 | 300 | - | 12,532 | 12,580 |
| Current and deferred tax liabilities | 1,340 | (1) | (377) | 962 | 1,963 |
| Subordinated liabilities | 24,018 | - | - | 24,018 | 24,870 |
| Provisions | 2,766 | - | - | 2,766 | 1,529 |
| Retirement benefit liabilities | 253 | - | 1,029 | 1,282 | 243 |
| Total liabilities | 1,427,364 | 333 | 652 | 1,428,349 | 1,498,124 |
| Shareholders' Equity | | | | | |
| Shareholders' equity excluding non-controlling interests | 53,586 | (477) | (2,494) | 50,615 | 54,352 |
| Non-controlling interests | 9,371 | - | - | 9,371 | 9,607 |
| Total shareholders' equity | 62,957 | (477) | (2,494) | 59,986 | 63,959 |
| Total liabilities and shareholders' equity | 1,490,321 | (144) | (1,842) | 1,488,335 | 1,562,083 |

Results by Business

UK Retail and Business Banking

| Income Statement Information | 2012 as published £m | Restatement Adjustments | | | 2012 as Restated £m | 2011 as Restated £m |
|---------------------------------------|-------------------------|-------------------------|------------------------|-----------------|------------------------|------------------------|
| | | IFRS 10 and IAS 19 | Head Office Allocation | Group Structure | | |
| Net interest income | 3,227 | - | (37) | - | 3,190 | 3,378 |
| Net fee and commission income | 1,154 | - | - | - | 1,154 | 1,157 |
| Net investment income | - | - | - | - | - | 17 |
| Net premiums from insurance contracts | 74 | - | - | - | 74 | 92 |
| Other expense | (1) | - | - | - | (1) | (1) |
| Total income | 4,454 | - | (37) | - | 4,417 | 4,643 |

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| | | | | | | |
|--|---------|-------|-------|---------|---------|---------|
| Net claims and benefits incurred under insurance contracts | (33) | - | - | - | (33) | (22) |
| Total income net of insurance claims | 4,421 | - | (37) | - | 4,384 | 4,621 |
| Credit impairment charges and other provisions | (269) | - | - | - | (269) | (536) |
| Net operating income | 4,152 | - | (37) | - | 4,115 | 4,085 |
| Operating expenses (excluding provision for PPI redress and bank levy) | (2,684) | (27) | (166) | - | (2,877) | (2,844) |
| Provision for PPI redress | (1,180) | - | - | - | (1,180) | (400) |
| UK bank levy | - | - | (17) | - | (17) | (22) |
| Operating expenses | (3,864) | (27) | (183) | - | (4,074) | (3,266) |
| Other net income | 4 | - | - | - | 4 | 3 |
| Profit before tax | 292 | (27) | (220) | - | 45 | 822 |
| Adjusted profit before tax ¹ | 1,472 | (27) | (220) | - | 1,225 | 1,222 |
| Balance Sheet Information | £bn | £bn | £bn | £bn | £bn | £bn |
| Loans and advances to customers at amortised cost | 128.2 | - | - | - | 128.2 | 121.2 |
| Customer deposits | 116.0 | - | - | - | 116.0 | 111.8 |
| Total assets | 136.7 | (2.0) | - | - | 134.7 | 127.1 |
| Risk weighted assets | 38.8 | 0.3 | - | - | 39.1 | 34.0 |
| Performance Measures | | | | | | |
| Adjusted return on average equity ¹ | 16.0% | | | | 12.3% | 12.0% |
| Adjusted return on average risk weighted assets ¹ | 3.1% | | | | 2.5% | 2.5% |
| Adjusted cost: income ratio ¹ | 61% | | | | 66% | 62% |
| Return on average equity | 3.1% | | | | (0.3%) | 7.8% |
| Return on average risk weighted assets | 0.6% | | | | 0.0% | 1.7% |
| Cost: income ratio | 87% | | | | 93% | 71% |
| Loan loss rate (bps) | 21 | | | | 21 | 44 |
| Number of employees (full time equivalent) ² | 34,800 | - | 100 | (1,900) | 33,000 | 32,400 |

1 Adjusted profit before tax and adjusted performance measures exclude the impact of provision for PPI redress of £1,180m (2011: £400m).

2 Allocation of full time equivalent employees by business has changed as outlined in the Overview of Reporting Changes, the impact of which is reflected within Group Structure changes.

Results by Business

UK Retail and Business
BankingRestated Income Statement
Information

| | Q412 | Q312 | Q212 | Q112 | Q411 | Q311 | Q211 | Q111 |
|--|-------|-------|-------|-------|-------|-------|-------|-------|
| | £m | £m | £m | £m | £m | £m | £m | £m |
| Adjusted Basis | | | | | | | | |
| Total income net of insurance claims | 1,077 | 1,123 | 1,118 | 1,066 | 1,129 | 1,244 | 1,168 | 1,080 |
| Credit impairment charges and other provisions | (71) | (76) | (46) | (76) | (156) | (105) | (131) | (144) |
| Net operating income | 1,006 | 1,047 | 1,072 | 990 | 973 | 1,139 | 1,037 | 936 |
| Operating expenses (excluding bank levy) | (718) | (689) | (713) | (757) | (790) | (711) | (658) | (685) |
| UK bank levy | (17) | - | - | - | (22) | - | - | - |
| Other net income | 4 | - | 1 | (1) | 1 | 1 | (1) | 2 |
| Adjusted profit before tax | 275 | 358 | 360 | 232 | 162 | 429 | 378 | 253 |

Adjusting Items

| | | | | | | | | |
|------------------------------------|-------|-------|-----|-------|-----|-----|-------|-----|
| Provision for PPI redress | (330) | (550) | - | (300) | - | - | (400) | - |
| Statutory (loss)/profit before tax | (55) | (192) | 360 | (68) | 162 | 429 | (22) | 253 |

Restated Balance Sheet
Information

| | £bn | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
|---|-------|-------|-------|-------|-------|-------|-------|-------|
| Loans and advances to customers at amortised cost | 128.2 | 126.0 | 123.4 | 122.0 | 121.2 | 120.1 | 117.9 | 116.9 |
| Customer deposits | 116.0 | 114.5 | 113.9 | 113.1 | 111.8 | 109.6 | 108.3 | 108.6 |
| Total assets | 134.7 | 132.4 | 129.7 | 128.0 | 127.1 | 126.0 | 123.7 | 123.0 |
| Risk weighted assets | 39.1 | 37.3 | 36.0 | 34.5 | 34.0 | 34.1 | 34.2 | 34.4 |

Results by Business

Europe Retail and Business
BankingRestatement
Adjustments

| | | | | | | |
|------------------------------|-------------------|---------|-------------|-----------------|------------------|------------------|
| Income Statement Information | 2012 as published | IFRS 10 | Head Office | Group Structure | 2012 as Restated | 2011 as Restated |
|------------------------------|-------------------|---------|-------------|-----------------|------------------|------------------|

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| | | and Allocation | | | | |
|--|--------|----------------|------|-------|---------|---------|
| | | IAS | | | | |
| | | 19 | | | | |
| | £m | £m | £m | £m | £m | £m |
| Net interest income | 599 | - | (14) | (157) | 428 | 610 |
| Net fee and commission income | 284 | - | - | (36) | 248 | 376 |
| Net trading income | 7 | - | - | - | 7 | 9 |
| Net investment income | 52 | - | - | - | 52 | 91 |
| Net premiums from insurance contracts | 331 | - | - | - | 331 | 463 |
| Other income/(expense) | 1 | - | - | - | 1 | (42) |
| Total income | 1,274 | - | (14) | (193) | 1,067 | 1,507 |
| Net claims and benefits incurred under insurance contracts | (359) | - | - | - | (359) | (503) |
| Total income net of insurance claims | 915 | - | (14) | (193) | 708 | 1,004 |
| Credit impairment charges and other provisions | (328) | - | - | 71 | (257) | (207) |
| Net operating income | 587 | - | (14) | (122) | 451 | 797 |
| Operating expenses (excluding goodwill impairment and bank levy) | (839) | 5 | (23) | 70 | (787) | (1,128) |
| Goodwill impairment | - | - | - | - | - | (427) |
| UK bank levy | - | - | (20) | - | (20) | (21) |
| Operating expenses | (839) | 5 | (43) | 70 | (807) | (1,576) |
| Other net income | 13 | - | - | - | 13 | 12 |
| Loss before tax | (239) | 5 | (57) | (52) | (343) | (767) |
| Adjusted loss before tax ¹ | (239) | 5 | (57) | (52) | (343) | (340) |
| Balance Sheet Information | £bn | £bn | £bn | £bn | £bn | £bn |
| Loans and advances to customers at amortised cost | 40.0 | - | - | (0.8) | 39.2 | 42.7 |
| Customer deposits | 17.6 | - | - | - | 17.6 | 16.4 |
| Total assets | 47.1 | - | - | (1.1) | 46.0 | 50.2 |
| Risk weighted assets | 17.1 | - | - | (1.3) | 15.8 | 16.4 |
| Performance Measures | | | | | | |
| Adjusted return on average equity ¹ | (8.0%) | | | | (12.9%) | (9.7%) |
| Adjusted return on average risk weighted assets ¹ | (1.1%) | | | | (1.7%) | (1.4%) |
| Adjusted cost: income ratio ¹ | 92% | | | | 114% | 114% |
| Return on average equity | (8.0%) | | | | (12.9%) | (26.0%) |
| Return on average risk weighted assets | (1.1%) | | | | (1.7%) | (4.0%) |
| Cost: income ratio | 92% | | | | 114% | 157% |

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| | | | | | | |
|---|-------|---|-----|-------|-------|-------|
| Loan loss rate (bps) | 80 | | | | 64 | 43 |
| Number of employees (full time equivalent) ² | 7,900 | - | 100 | (500) | 7,500 | 8,100 |

1 Adjusted loss before tax and adjusted performance measures exclude the impact of goodwill impairment £nil (2011: £427m).

2 Allocation of full time equivalent employees by business has changed as outlined in the Overview of Reporting Changes, the impact of which is reflected within Group Structure changes.

Results by Business

Europe Retail and Business Banking

Restated Income Statement Information

| | Q412 | Q312 | Q212 | Q112 | Q411 | Q311 | Q211 | Q111 |
|--|-------|-------|-------|-------|-------|-------|-------|-------|
| | £m | £m | £m | £m | £m | £m | £m | £m |
| Adjusted Basis | | | | | | | | |
| Total income net of insurance claims | 161 | 168 | 191 | 188 | 198 | 309 | 254 | 243 |
| Credit impairment charges and other provisions | (74) | (58) | (71) | (54) | (65) | (46) | (40) | (56) |
| Net operating income | 87 | 110 | 120 | 134 | 133 | 263 | 214 | 187 |
| Operating expenses (excluding bank levy) | (185) | (193) | (200) | (209) | (290) | (244) | (327) | (267) |
| UK bank levy | (20) | - | - | - | (21) | - | - | - |
| Other net income | 4 | 2 | 4 | 3 | 2 | 2 | 4 | 4 |
| Adjusted (Loss)/profit before tax | (114) | (81) | (76) | (72) | (176) | 21 | (109) | (76) |

Adjusting Items

| | | | | | | | | |
|------------------------------------|-------|------|------|------|-------|----|-------|------|
| Goodwill impairment | - | - | - | - | (427) | - | - | - |
| Statutory (loss)/profit before tax | (114) | (81) | (76) | (72) | (603) | 21 | (109) | (76) |

Restated Balance Sheet Information

| | £bn | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
|---|------|------|------|------|------|------|------|------|
| Loans and advances to customers at amortised cost | 39.2 | 39.2 | 40.4 | 42.1 | 42.7 | 43.3 | 45.0 | 43.5 |
| Customer deposits | 17.6 | 18.1 | 18.3 | 16.0 | 16.4 | 17.9 | 19.1 | 18.9 |
| Total assets | 46.0 | 46.1 | 47.0 | 49.1 | 50.2 | 51.6 | 55.6 | 53.8 |
| Risk weighted assets | 15.8 | 14.9 | 15.4 | 16.4 | 16.4 | 16.5 | 16.7 | 17.2 |

Results by Business

Africa Retail and Business Banking

| Income Statement Information | Restatement Adjustments | | | | | |
|--|-------------------------|--------------------|------------------------|-----------------|------------------|------------------|
| | 2012 as published | IFRS 10 and IAS 19 | Head Office Allocation | Group Structure | 2012 as Restated | 2011 as Restated |
| | £m | £m | £m | £m | £m | £m |
| Net interest income | 1,751 | - | (31) | (66) | 1,654 | 1,874 |
| Net fee and commission income | 1,101 | - | - | (36) | 1,065 | 1,179 |
| Net trading income/(expense) | 69 | - | - | (73) | (4) | 3 |
| Net Investment income | 5 | - | - | - | 5 | 56 |
| Net premiums from insurance contracts | 417 | - | - | - | 417 | 432 |
| Other income | 21 | - | - | (23) | (2) | 35 |
| Total income | 3,364 | - | (31) | (198) | 3,135 | 3,579 |
| Net claims and benefits incurred under insurance contracts | (207) | - | - | - | (207) | (215) |
| Total income net of insurance claims | 3,157 | - | (31) | (198) | 2,928 | 3,364 |
| Credit impairment charges and other provisions | (646) | - | - | 14 | (632) | (462) |
| Net operating income | 2,511 | - | (31) | (184) | 2,296 | 2,902 |
| Operating expenses (excluding bank levy) | (2,053) | (2) | (43) | 138 | (1,960) | (2,154) |
| UK bank levy | - | - | (24) | - | (24) | (23) |
| Operating expenses | (2,053) | (2) | (67) | 138 | (1,984) | (2,177) |
| Other net income | 10 | - | - | - | 10 | 5 |
| Profit before tax | 468 | (2) | (98) | (46) | 322 | 730 |
| Adjusted profit before tax ¹ | 468 | (2) | (98) | (46) | 322 | 730 |
| Balance Sheet Information | £bn | £bn | £bn | £bn | £bn | £bn |
| Loans and advances to customers at amortised cost | 31.7 | - | - | (1.8) | 29.9 | 32.5 |
| Customer deposits | 22.0 | - | - | (2.5) | 19.5 | 20.3 |
| Total assets | 44.8 | - | - | (2.6) | 42.2 | 45.9 |
| Risk weighted assets | 27.0 | - | - | (2.5) | 24.5 | 27.8 |
| Performance Measures | | | | | | |
| Adjusted return on average equity | 3.8% | | | | (0.1%) | 7.4% |
| | 0.9% | | | | 0.7% | 1.7% |

| | | | | | | | |
|---|--------|---|-----|---------|--------|--------|--|
| Adjusted return on average risk weighted assets | | | | | | | |
| Return on average equity | 3.8% | | | (0.1%) | | 7.5% | |
| Return on average risk weighted assets | 0.9% | | | 0.7% | | 1.7% | |
| Cost: income ratio | 65% | | | 68% | | 65% | |
| Loan loss rate (bps) | 194 | | | 202 | | 136 | |
| Number of employees (full time equivalent) ² | 41,700 | - | 200 | (1,400) | 40,500 | 42,700 | |

1 Adjusted profit before tax and adjusted performance measures excludes the impact of profit on disposals of subsidiaries, associates and joint ventures of £nil (2011: £2m).

2 Allocation of full time equivalent employees by business has changed as outlined in the Overview of Reporting Changes, the impact of which is reflected within Group Structure changes.

Results by Business

Africa Retail and Business Banking

Restated Income Statement

| Information | Q412 | Q312 | Q212 | Q112 | Q411 | Q311 | Q211 | Q111 |
|--|-------|-------|-------|-------|-------|-------|-------|-------|
| | £m | £m | £m | £m | £m | £m | £m | £m |
| Adjusted Basis | | | | | | | | |
| Total income net of insurance claims | 721 | 714 | 729 | 764 | 806 | 883 | 858 | 817 |
| Credit impairment charges and other provisions | (142) | (176) | (208) | (106) | (86) | (108) | (125) | (143) |
| Net operating income | 579 | 538 | 521 | 658 | 720 | 775 | 733 | 674 |
| Operating expenses (excluding bank levy) | (455) | (506) | (471) | (528) | (468) | (584) | (556) | (546) |
| UK bank levy | (24) | - | - | - | (23) | - | - | - |
| Other net income | 5 | 2 | 1 | 2 | 2 | - | 1 | 2 |
| Adjusted profit before tax | 105 | 34 | 51 | 132 | 231 | 191 | 178 | 130 |

Adjusting Items

| | | | | | | | | |
|-------------------------------------|-----|----|----|-----|-----|-----|-----|-----|
| Gains on acquisitions and disposals | - | - | - | - | - | 2 | - | - |
| Statutory profit before tax | 105 | 34 | 51 | 132 | 231 | 193 | 178 | 130 |

Restated Balance Sheet

| Information | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
|-------------|------|------|------|------|------|------|------|
| | 29.9 | 30.7 | 32.1 | 33.5 | 32.5 | 32.7 | 37.9 |
| | | | | | | | 38.6 |

| | | | | | | | | |
|---|------|------|------|------|------|------|------|------|
| Loans and advances to customers at amortised cost | | | | | | | | |
| Customer deposits | 19.5 | 19.4 | 19.9 | 20.4 | 20.3 | 20.2 | 21.9 | 21.7 |
| Total assets | 42.2 | 43.0 | 44.4 | 46.6 | 45.9 | 46.0 | 51.9 | 51.9 |
| Risk weighted assets | 24.5 | 24.2 | 25.1 | 28.0 | 27.8 | 26.4 | 30.1 | 31.1 |

Results by Business

Barclaycard

| Income Statement Information | 2012 as Published £m | Restatement Adjustments | | | Group 2012 as Restated £m | 2011 as Restated £m |
|--|-------------------------|--------------------------|------------------------------|-----------------|------------------------------|------------------------|
| | | IFRS 10 and IAS 19 £m | Head Office Allocation £m | Structure £m | | |
| Net interest income | 2,854 | - | (1) | 156 | 3,009 | 3,047 |
| Net fee and commission income | 1,271 | - | - | 21 | 1,292 | 1,201 |
| Net trading loss | (9) | - | - | - | (9) | (7) |
| Net investment income | - | - | - | - | - | 10 |
| Net premiums from insurance contracts | 36 | - | - | - | 36 | 42 |
| Other income | 19 | - | - | (2) | 17 | 13 |
| Total income | 4,171 | - | (1) | 175 | 4,345 | 4,306 |
| Net claims and benefits incurred under insurance contracts | (1) | - | - | - | (1) | (1) |
| Total income net of insurance claims | 4,170 | - | (1) | 175 | 4,344 | 4,305 |
| Credit impairment charges and other provisions | (979) | - | - | (70) | (1,049) | (1,312) |
| Net operating income | 3,191 | - | (1) | 105 | 3,295 | 2,993 |
| Operating expenses (excluding provision for PPI redress and goodwill impairment) | (1,715) | (6) | (42) | (63) | (1,826) | (1,796) |
| Provision for PPI redress | (420) | - | - | - | (420) | (600) |
| Goodwill impairment | - | - | - | - | - | (47) |
| UK bank levy | - | - | (16) | - | (16) | (16) |
| Operating expenses | (2,135) | (6) | (58) | (63) | (2,262) | (2,459) |
| Other net income | 30 | - | 1 | (2) | 29 | 31 |
| Profit before tax | 1,086 | (6) | (58) | 40 | 1,062 | 565 |

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| | | | | | | |
|--|--------|-------|------|-------|--------|--------|
| Adjusted profit before tax ¹ | 1,506 | (6) | (58) | 40 | 1,482 | 1,212 |
| Balance Sheet Information | £bn | £bn | £bn | £bn | £bn | £bn |
| Loans and advances to customers at amortised cost | 32.9 | - | - | 0.9 | 33.8 | 31.0 |
| Customer deposits | 2.8 | - | - | - | 2.8 | 0.6 |
| Total assets | 37.5 | (0.4) | - | 1.1 | 38.2 | 34.8 |
| Risk weighted assets | 36.5 | 0.1 | - | 1.2 | 37.8 | 35.2 |
| Performance Measures | | | | | | |
| Adjusted return on average equity ¹ | 22.1% | | | | 19.8% | 16.1% |
| Adjusted return on average risk weighted assets ¹ | 3.3% | | | | 3.1% | 2.5% |
| Adjusted cost: income ratio ¹ | 41% | | | | 42% | 42% |
| Return on average equity | 15.2% | | | | 13.3% | 6.0% |
| Return on average risk weighted assets | 2.3% | | | | 2.2% | 1.1% |
| Cost: income ratio | 51% | | | | 52% | 57% |
| Loan loss rate (bps) | 282 | | | | 294 | 394 |
| Number of employees (full time equivalent) ² | 11,000 | - | 200 | (100) | 11,100 | 10,900 |

1 Adjusted profit before tax and adjusted performance measures excludes the impact of the provision for PPI redress of £420m (2011: £600m) and goodwill impairment of £nil (2011: £47m).

2 Allocation of full time equivalent employees by business has changed as outlined in the Overview of Reporting Changes, the impact of which is reflected within Group Structure changes.

Results by Business

Barclaycard

Restated Income Statement Information

| | Q412 | Q312 | Q212 | Q112 | Q411 | Q311 | Q211 | Q111 |
|--|-------|-------|-------|-------|-------|-------|-------|-------|
| | £m | £m | £m | £m | £m | £m | £m | £m |
| Adjusted Basis | | | | | | | | |
| Total income net of insurance claims | 1,140 | 1,092 | 1,079 | 1,033 | 1,037 | 1,177 | 1,072 | 1,019 |
| Credit impairment charges and other provisions | (286) | (271) | (242) | (250) | (287) | (356) | (351) | (318) |
| Net operating income | 854 | 821 | 837 | 783 | 750 | 821 | 721 | 701 |
| Operating expenses (excluding bank levy) | (508) | (432) | (441) | (445) | (478) | (462) | (455) | (401) |

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| | | | | | | | | |
|----------------------------|------|-----|-----|-----|------|-----|-----|-----|
| UK bank levy | (16) | - | - | - | (16) | - | - | - |
| Other net income | 5 | 7 | 8 | 9 | 5 | 8 | 7 | 11 |
| Adjusted profit before tax | 335 | 396 | 404 | 347 | 261 | 367 | 273 | 311 |

Adjusting Items

| | | | | | | | | |
|------------------------------------|-------|-------|-----|-----|-----|-----|-------|-----|
| Provision for PPI redress | (270) | (150) | - | - | - | - | (600) | - |
| Goodwill impairment | - | - | - | - | - | - | (47) | - |
| Statutory profit/(loss) before tax | 65 | 246 | 404 | 347 | 261 | 367 | (374) | 311 |

Restated Balance Sheet

| | | | | | | | | |
|---|------|------|------|------|------|------|------|------|
| Information | £bn | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
| Loans and advances to customers at amortised cost | 33.8 | 31.8 | 31.5 | 30.4 | 31.0 | 29.5 | 29.3 | 27.0 |
| Customer deposits | 2.8 | 2.4 | 2.0 | 1.1 | 0.6 | 0.6 | 0.6 | 0.6 |
| Total assets | 38.2 | 36.9 | 35.4 | 34.9 | 34.8 | 33.4 | 33.5 | 31.4 |
| Risk weighted assets | 37.8 | 34.6 | 34.2 | 34.3 | 35.2 | 35.2 | 35.2 | 33.3 |

Results by Business

Investment Bank

| | Restatement Adjustments | | | | | |
|--|-------------------------|-------------------------------------|-------------------|------------------|------------------|---------|
| | IFRS 10 and IAS 19 | Head Office Allocation ³ | Group Structure | 2012 as Restated | 2011 as Restated | |
| Income Statement Information published | 2012 as published | 2012 as published | 2012 as published | 2012 as Restated | 2011 as Restated | |
| | £m | £m | £m | £m | £m | £m |
| Net interest income | 619 | (3) | (91) | 5 | 530 | 1,227 |
| Net fee and commission income | 3,262 | (1) | (239) | 7 | 3,029 | 2,805 |
| Net trading income | 7,315 | 321 | - | 52 | 7,688 | 5,322 |
| Net investment income and other | 526 | 1 | (1) | 2 | 528 | 868 |
| Total income | 11,722 | 318 | (331) | 66 | 11,775 | 10,222 |
| Credit impairment charges and other provisions | (460) | 256 | - | - | (204) | (93) |
| Net operating income | 11,262 | 574 | (331) | 66 | 11,571 | 10,129 |
| Operating expenses (excluding bank levy) | (7,249) | 29 | (165) | (40) | (7,425) | (7,527) |
| UK bank levy | - | - | (206) | - | (206) | (199) |
| Operating expenses | (7,249) | 29 | (371) | (40) | (7,631) | (7,726) |
| Other net income | 50 | - | 1 | (1) | 50 | 12 |

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| | | | | | | |
|---|---------|-------|-------|-------|---------|--------|
| Profit before tax | 4,063 | 603 | (701) | 25 | 3,990 | 2,415 |
| Adjusted profit before tax | 4,063 | 603 | (701) | 25 | 3,990 | 2,415 |
| Balance Sheet Information | £bn | £bn | £bn | £bn | £bn | £bn |
| Loans and advances to banks and customers at amortised cost | 145.0 | (1.9) | - | 0.4 | 143.5 | 159.1 |
| Customer deposits | 76.2 | (0.3) | - | - | 75.9 | 83.1 |
| Total assets | 1,074.8 | (1.3) | - | 0.2 | 1,073.7 | 1158.7 |
| Assets contributing to adjusted gross leverage | 567.9 | (1.3) | - | 0.4 | 567.0 | 604.5 |
| Risk weighted assets | 178.0 | - | - | (0.1) | 177.9 | 186.6 |
| Average DVaR (95%) | £38m | - | - | - | £38m | £57m |
| Performance Measures | | | | | | |
| Return on average equity | 13.7% | | | | 12.7% | 7.7% |
| Return on average risk weighted assets | 1.5% | | | | 1.6% | 1.0% |
| Cost: income ratio | 62% | | | | 65% | 76% |
| Cost: net operating income ratio 1 | 64% | | | | 66% | 76% |
| Compensation: income ratio1 | 39% | | | | 40% | 48% |
| Loan loss rate (bps) | 30 | | | | 13 | 8 |
| Number of employees (full time equivalent)2 | 24,000 | - | 700 | 900 | 25,600 | 24,400 |
| Analysis of Total Income | £m | £m | £m | £m | £m | £m |
| Fixed Income, Currency and Commodities3 | 7,403 | 317 | (537) | 66 | 7,249 | 6,066 |
| Equities and Prime Services3 | 1,991 | - | 192 | - | 2,183 | 1,807 |
| Investment Banking | 2,123 | - | 14 | - | 2,137 | 2,117 |
| Principal Investments | 205 | 1 | - | - | 206 | 232 |
| Total Income | 11,722 | 318 | (331) | 66 | 11,775 | 10,222 |

1 IFRS 10 adoption reduces the Investment Bank's reported compensation: income ratio by 1% on a restated basis in 2012; reduces the Investment Bank's cost: net operating income by 3%; and increases the Investment Bank's return on equity by 2.1%. Excluding the positive impact of IFRS 10, the restated Investment Bank 2012 compensation: income ratio and cost: net operating income ratio and return on equity would have been 41%, 69% and 10.6% respectively.

2 Allocation of full time equivalent employees by business has changed as outlined in the Overview of Reporting Changes, the impact of which is reflected within Group Structure changes.

3 Fees in respect of Structured Capital Markets activities were payable and receivable between business lines within the Investment Bank, with a net £239m received by the Investment Bank from the Head Office. These internal fee arrangements have been eliminated as part of the Head Office allocation exercise. This has been the major factor contributing to a reduction in the restated income reported in the FICC businesses and an increase in the restated income reported in the Equities and Prime Services businesses. The fees have been discontinued from 1 January 2013.

Results by Business

Investment Bank

| Restated Income Statement Information | Q412 £m | Q312 £m | Q212 £m | Q112 £m | Q411 £m | Q311 £m | Q211 £m | Q111 £m |
|---|------------|------------|------------|------------|------------|------------|------------|------------|
| Adjusted and statutory basis | | | | | | | | |
| Fixed Income, Currency and Commodities | 1,494 | 1,675 | 1,761 | 2,319 | 933 | 1,299 | 1,623 | 2,211 |
| Equities and Prime Services | 454 | 523 | 615 | 591 | 300 | 346 | 615 | 546 |
| Investment Banking | 620 | 493 | 509 | 515 | 518 | 402 | 533 | 664 |
| Principal Investments | 26 | 30 | 139 | 11 | 36 | 89 | 99 | 8 |
| Total income | 2,594 | 2,721 | 3,024 | 3,436 | 1,787 | 2,136 | 2,870 | 3,429 |
| Credit impairment (charges)/releases and other provisions | 1 | (3) | (121) | (81) | (89) | (114) | 79 | 31 |
| Net operating income | 2,595 | 2,718 | 2,903 | 3,355 | 1,698 | 2,022 | 2,949 | 3,460 |
| Operating expenses (excluding bank levy) | (1,644) | (1,737) | (1,849) | (2,195) | (1,527) | (1,818) | (2,068) | (2,114) |
| UK bank levy | (206) | - | - | - | (199) | - | - | - |
| Other net income/(expense) | 15 | 7 | 6 | 22 | (4) | 6 | 7 | 3 |
| Adjusted and statutory profit/(loss) before tax | 760 | 988 | 1,060 | 1,182 | (32) | 210 | 888 | 1,349 |
| Restated Balance Sheet Information | £bn | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
| Loans and advances to banks and customers at amortised cost | 143.5 | 184.7 | 184.3 | 168.3 | 159.1 | 193.7 | 181.3 | 174.2 |
| Customer deposits | 75.9 | 105.6 | 114.3 | 94.1 | 83.1 | 112.1 | 92.0 | 97.1 |
| Total assets | 1,073.7 | 1,187.1 | 1,224.0 | 1,178.9 | 1,158.7 | 1,314.5 | 1,076.3 | 1,084.8 |
| Assets contributing to adjusted gross leverage | 567.0 | 627.0 | 649.2 | 666.3 | 604.5 | 705.5 | 654.2 | 680.3 |
| Risk weighted assets | 177.9 | 180.3 | 190.5 | 191.1 | 186.6 | 188.8 | 190.0 | 189.1 |

Results by Business

Corporate Banking

Restatement
Adjustments

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| Income Statement Information | 2012 as | IFRS | Head | Group | 2012 as | 2011 as |
|---|-----------|-------|------------|-----------|----------|----------|
| | Published | 19 | Office | | Restated | Restated |
| | £m | IAS | Allocation | Structure | £m | £m |
| Net interest income | 1,870 | - | (26) | 67 | 1,911 | 2,298 |
| Net fee and commission income | 955 | - | - | 43 | 998 | 1,041 |
| Net trading income/(expense) | 65 | - | - | 22 | 87 | (90) |
| Net investment income | 23 | - | - | - | 23 | 29 |
| Other income | 5 | - | - | 22 | 27 | 37 |
| Total income | 2,918 | - | (26) | 154 | 3,046 | 3,315 |
| Credit impairment charges and other provisions | (872) | - | - | (13) | (885) | (1,150) |
| Net operating income | 2,046 | - | (26) | 141 | 2,161 | 2,165 |
| Operating expenses (excluding goodwill impairment and provision for interest rate hedging products redress) | (1,505) | (10) | (46) | (111) | (1,672) | (1,933) |
| Goodwill impairment | - | - | - | - | - | (123) |
| Provision for interest rate hedging products redress | (850) | - | - | - | (850) | - |
| UK bank levy | - | - | (39) | - | (39) | (43) |
| Operating expenses | (2,355) | (10) | (85) | (111) | (2,561) | (2,099) |
| Other net income/(expense) | 10 | - | - | - | 10 | (71) |
| (Loss) before tax | (299) | (10) | (111) | 30 | (390) | (5) |
| Adjusted profit before tax ¹ | 551 | (10) | (111) | 30 | 460 | 191 |
| Adjusted profit/(loss) before tax by geographic segment ¹ | | | | | | |
| UK | 910 | (10) | (69) | - | 831 | 719 |
| Europe | (381) | - | (23) | - | (404) | (529) |
| Rest of the World | 22 | - | (19) | 30 | 33 | 1 |
| Corporate Banking | 551 | (10) | (111) | 30 | 460 | 191 |
| Balance Sheet Information | £bn | £bn | £bn | £bn | £bn | £bn |
| Loans and advances to customers at amortised cost | 62.9 | - | - | 1.4 | 64.3 | 68.3 |
| Loans and advances to customers at fair value | 17.6 | - | - | - | 17.6 | 17.2 |
| Customer deposits | 97.1 | - | - | 2.5 | 99.6 | 87.5 |
| Total assets | 86.3 | (0.9) | - | 2.4 | 87.8 | 92.9 |
| Risk weighted assets | 68.0 | 0.2 | - | 2.7 | 70.9 | 75.4 |
| Performance Measures | | | | | | |
| | 5.5% | | | | 2.9% | 0.4% |

| | | | | | | | |
|--|--------|---|-----|--------|--------|--------|--|
| Adjusted return on average equity ¹ | | | | | | | |
| Adjusted return on average risk weighted assets ¹ | 0.6% | | | 0.5% | | 0.2% | |
| Adjusted cost: income ratio ¹ | 52% | | | 56% | | 60% | |
| Return on average equity | (3.7%) | | | (5.4%) | | (2.0%) | |
| Return on average risk weighted assets | (0.3%) | | | (0.4%) | | (0.1%) | |
| Cost: income ratio | 81% | | | 84% | | 63% | |
| Loan loss rate (bps) | 128 | | | 127 | | 153 | |
| Number of employees (full time equivalent) ² | 10,300 | - | 200 | 2,500 | 13,000 | 14,000 | |

1 Adjusted profit before tax and adjusted performance measures exclude the impact of goodwill impairment of £nil (2011: £123m), provision for interest rate hedging products redress of £850m (2011: £nil) and loss on disposal of £nil (2011: £73m).

2 Allocation of full time equivalent employees by business has changed as outlined in the Overview of Reporting Changes, the impact of which is reflected within Group Structure changes.

Results by Business

Corporate Banking

Restated Income Statement

| Information | Q412 | Q312 | Q212 | Q112 | Q411 | Q311 | Q211 | Q111 |
|--|-------|-------|-------|-------|-------|-------|-------|-------|
| | £m | £m | £m | £m | £m | £m | £m | £m |
| Adjusted Basis | | | | | | | | |
| Total income | 746 | 717 | 734 | 849 | 753 | 902 | 866 | 794 |
| Credit impairment charges and other provisions | (240) | (214) | (223) | (208) | (252) | (284) | (328) | (286) |
| Net operating income | 506 | 503 | 511 | 641 | 501 | 618 | 538 | 508 |
| Operating expenses (excluding bank levy) | (412) | (421) | (402) | (437) | (469) | (480) | (503) | (481) |
| UK bank levy | (39) | - | - | - | (43) | - | - | - |
| Other net income/(expense) | 6 | 6 | (1) | (1) | 1 | 2 | 2 | (3) |
| Profit/(loss) before tax | 61 | 88 | 108 | 203 | (10) | 140 | 37 | 24 |

Adjusted profit/(loss) before tax by geographic segment

| | | | | | | | | |
|-------------------|-------|-------|-------|------|-------|------|-------|-------|
| UK | 198 | 182 | 201 | 250 | 125 | 190 | 201 | 203 |
| Europe | (107) | (111) | (107) | (79) | (103) | (69) | (166) | (191) |
| Rest of the World | (30) | 17 | 14 | 32 | (32) | 19 | 2 | 12 |
| Corporate Banking | 61 | 88 | 108 | 203 | (10) | 140 | 37 | 24 |

| | | | | | | | | |
|--|-------|----|-------|-----|-------|-----|------|----|
| Adjusting Items | | | | | | | | |
| Goodwill impairment | - | - | - | - | (123) | - | - | - |
| Provision for interest rate hedging products redress | (400) | - | (450) | - | - | - | - | - |
| Losses on disposal | - | - | - | - | (9) | - | (64) | - |
| Statutory (loss)/profit before tax | (339) | 88 | (342) | 203 | (142) | 140 | (27) | 24 |

Restated Balance Sheet

| | | | | | | | | |
|---|------|------|------|------|------|------|------|------|
| Information | £bn | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
| Loans and advances to customers at amortised cost | 64.3 | 63.6 | 65.6 | 67.5 | 68.3 | 68.1 | 67.6 | 69.2 |
| Loans and advances to customers at fair value | 17.6 | 17.5 | 17.3 | 17.3 | 17.2 | 17.3 | 14.4 | 14.4 |
| Customer deposits | 99.6 | 93.9 | 90.9 | 86.2 | 87.5 | 84.7 | 86.9 | 82.5 |
| Total assets | 87.8 | 87.7 | 89.9 | 91.9 | 92.9 | 92.6 | 89.3 | 89.9 |
| Risk weighted assets | 70.9 | 67.2 | 72.3 | 75.0 | 75.4 | 74.4 | 74.6 | 73.2 |

Results by Business

Wealth and Investment Management

| | | | | | | |
|--|-------------------|-------------------------|------------|-----------|------------------|------------------|
| | | Restatement Adjustments | | | | |
| | | IFRS | | | | |
| | | 10 | | | | |
| | | and | Head | | | |
| | | Head | Office | Group | | |
| Income Statement Information | 2012 as Published | IAS | Allocation | Structure | 2012 as Restated | 2011 as Restated |
| | £m | £m | £m | £m | £m | £m |
| Net interest income | 853 | - | 3 | - | 856 | 823 |
| Net fee and commission income | 946 | - | - | 2 | 948 | 944 |
| Net trading income | 16 | - | - | - | 16 | 5 |
| Other expense | - | - | - | - | - | (2) |
| Total income | 1,815 | - | 3 | 2 | 1,820 | 1,770 |
| Credit impairment charges and other provisions | (38) | - | - | - | (38) | (41) |
| Net operating income | 1,777 | - | 3 | 2 | 1,782 | 1,729 |
| Operating expenses (excluding bank levy) | (1,463) | (7) | (35) | - | (1,505) | (1,537) |
| UK bank levy | - | - | (4) | - | (4) | (1) |
| Operating expenses | (1,463) | (7) | (39) | - | (1,509) | (1,538) |
| Other net income/(expense) | 1 | - | - | - | 1 | (3) |

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| | | | | | | |
|---|-------|-----|------|-----|-------|-------|
| Profit before tax | 315 | (7) | (36) | 2 | 274 | 188 |
| Adjusted profit before tax | 315 | (7) | (36) | 2 | 274 | 188 |
| Balance Sheet Information | £bn | £bn | £bn | £bn | £bn | £bn |
| Loans and advances to customers at amortised cost | 21.2 | - | - | - | 21.2 | 18.8 |
| Customer deposits | 53.8 | - | - | - | 53.8 | 46.5 |
| Total assets | 23.7 | 0.7 | - | - | 24.4 | 20.8 |
| Risk weighted assets | 15.8 | 0.2 | - | 0.1 | 16.1 | 13.1 |
| Client assets | 186.0 | - | - | - | 186.0 | 164.2 |
| Performance Measures | | | | | | |
| Return on average equity | 13.9% | | | | 11.2% | 9.5% |
| Return on average risk weighted assets | 2.0% | | | | 1.7% | 1.4% |
| Cost: income ratio | 81% | | | | 83% | 87% |
| Loan loss rate (bps) | 17 | | | | 17 | 21 |
| Number of employees (full time equivalent) ¹ | 7,900 | - | 200 | 200 | 8,300 | 8,500 |

¹ Allocation of full time equivalent employees by business has changed as outlined in the Overview of Reporting Changes, the impact of which is reflected within Group Structure changes.

Results by Business

Wealth and Investment Management

Restated Income Statement Information

| | Q412 | Q312 | Q212 | Q112 | Q411 | Q311 | Q211 | Q111 |
|--|-------|-------|-------|-------|-------|-------|-------|-------|
| | £m | £m | £m | £m | £m | £m | £m | £m |
| Adjusted and statutory basis | | | | | | | | |
| Total income | 483 | 443 | 442 | 452 | 453 | 462 | 429 | 426 |
| Credit impairment charges and other provisions | (13) | (6) | (12) | (7) | (10) | (12) | (9) | (10) |
| Net operating income | 470 | 437 | 430 | 445 | 443 | 450 | 420 | 416 |
| Operating expenses (excluding bank levy) | (361) | (369) | (380) | (395) | (398) | (380) | (386) | (373) |
| UK bank levy | (4) | - | - | - | (1) | - | - | - |
| Other net income/(expense) | - | 2 | (1) | - | (1) | - | - | (2) |
| Adjusted and statutory profit before tax | 105 | 70 | 49 | 50 | 43 | 70 | 34 | 41 |

Restated Balance Sheet Information

| | £bn | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
|--|-----|-----|-----|-----|-----|-----|-----|-----|
|--|-----|-----|-----|-----|-----|-----|-----|-----|

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| | | | | | | | | |
|---|------|------|------|------|------|------|------|------|
| Loans and advances to customers at amortised cost | 21.2 | 19.9 | 19.8 | 18.9 | 18.8 | 17.9 | 17.6 | 17.0 |
| Customer deposits | 53.8 | 52.2 | 50.0 | 49.1 | 46.5 | 43.9 | 44.4 | 44.2 |
| Total assets | 24.4 | 23.5 | 23.4 | 23.5 | 20.8 | 20.3 | 19.8 | 19.0 |
| Risk weighted assets | 16.1 | 14.1 | 14.0 | 13.2 | 13.1 | 12.7 | 12.7 | 12.3 |

Results by Business

Head Office and Other Operations

Restatement Adjustments

| | 2012 as Published £m | IFRS 10 and IAS 19 £m | Head Office Allocation ³ £m | Group Structure £m | 2012 as Restated ⁴ £m | 2011 as Restated £m |
|--|----------------------------|--------------------------------------|---|--------------------------|--|---------------------------|
| Income Statement Information | | | | | | |
| Adjusted total (expense)/ income net of insurance claims | (75) | - | 437 | (6) | 356 | (88) |
| Own credit | (4,579) | - | - | - | (4,579) | 2,708 |
| Gains on debt buy-backs | - | - | - | - | - | 1,130 |
| Gain/(loss) on disposal of investment in BlackRock, Inc. | 227 | - | - | - | 227 | (58) |
| Total (expense)/income net of insurance claims | (4,427) | - | 437 | (6) | (3,996) | 3,691 |
| Credit impairment (charges)/release and other provisions | (4) | - | - | - | (4) | 1 |
| Impairment of investment in BlackRock, Inc. | - | - | - | - | - | (1,800) |
| Net operating (expense)/income | (4,431) | - | 437 | (6) | (4,000) | 1,892 |
| Operating expenses (excluding bank levy) | (686) | (5) | 516 | 9 | (166) | (47) |
| UK bank levy | (345) | - | 327 | - | (18) | - |
| Operating expenses | (1,031) | (5) | 843 | 9 | (184) | (47) |
| Other net income/(expense) | 22 | - | 1 | (2) | 21 | (23) |
| (Loss)/profit before tax | (5,440) | (5) | 1,281 | 1 | (4,163) | 1,822 |
| Adjusted (loss)/ profit before tax ¹ | (1,088) | (5) | 1,281 | 1 | 189 | (136) |
| Balance Sheet Information | £bn | £bn | £bn | £bn | £bn | £bn |

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| | | | | | | |
|---|-------|-------|---------|-------|------|------|
| Total assets | 39.4 | 1.9 | - | - | 41.3 | 31.7 |
| Risk weighted assets | 5.7 | (0.3) | - | (0.1) | 5.3 | 2.5 |
| Number of employees (full time equivalent) ² | 1,600 | - | (1,700) | 300 | 200 | 100 |

1 Adjusted performance measures and profit before tax exclude the impact of an own credit charge of £4,579m (2011: gain of £2,708m), gains on debt buy-backs (retirement of non-qualifying Tier 1 Capital under Basel 3) of £nil (2011: £1,130m), gain on disposal of strategic investment in BlackRock Inc. of £227m (2011: loss of £58m), impairment of investment in BlackRock Inc. of £nil (2011: £1,800m) and loss on disposals of £nil (2011: £23m).

2 Allocation of full time equivalent employees by business has changed as outlined in the Overview of Reporting Changes, the impact of which is reflected within Group Structure changes.

3 Methodology for the intra-group allocation of funding costs and other income items has been changed and now includes charging out the majority of the costs of subordinated debt instruments and preference shares and allocation of liquidity costs; increased allocation of intra-group interest and the elimination of fees to the Investment Bank for structured capital market activities. The net effect of this is to increase Head Office profit before tax by £1,280m and reduce non-controlling interests by £388m.

4 The restated 2012 Head Office profit before tax of £189m principally reflects a one-time change in the value of hedges relating to employee share awards closed out in Q1 12, which has not been allocated to the businesses, plus earnings on surplus capital held in Head Office (in excess of the 10.5% capital ratio used for allocation to the businesses), less residual Head Office costs.

Results by Business

Head Office and Other Operations

| Restated Income Statement Information | Q412 £m | Q312 £m | Q212 £m | Q112 £m | Q411 £m | Q311 £m | Q211 £m | Q111 £m |
|---|------------|------------|------------|------------|------------|------------|------------|------------|
| Adjusted basis | | | | | | | | |
| Total (expense)/income net of insurance claims | (53) | 22 | 70 | 317 | 49 | (112) | 33 | (58) |
| Credit impairment releases/(charges) and other provisions | 1 | - | (3) | (2) | (1) | 1 | (3) | 4 |
| Net operating (expense)/income | (52) | 22 | 67 | 315 | 48 | (111) | 30 | (54) |
| Operating expenses (excluding bank levy) | (59) | (7) | (101) | 1 | (26) | (7) | (13) | (1) |
| UK bank levy | (18) | - | - | - | - | - | - | - |
| Other net income/(expense) | (3) | (3) | 22 | 5 | - | - | (2) | - |
| Adjusted (loss)/profit before tax | (132) | 12 | (12) | 321 | 22 | (118) | 15 | (55) |

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| | | | | | | | | |
|---|-------|---------|-------|---------|-------|---------|------|-------|
| Adjusting Items | | | | | | | | |
| Own credit | (560) | (1,074) | (325) | (2,620) | (263) | 2,882 | 440 | (351) |
| Gain/(loss) on disposal and impairment of investment in BlackRock, Inc. | - | - | 227 | - | - | (1,800) | (58) | - |
| Gains on debt buy-backs | - | - | - | - | 1,130 | - | - | - |
| (Losses)/gains on acquisitions and disposals | - | - | - | - | (23) | 1 | (3) | 2 |
| Statutory (loss)/profit before tax | (692) | (1,062) | (110) | (2,299) | 866 | 965 | 394 | (404) |
| Restated Balance Sheet | | | | | | | | |
| Information | £bn | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
| Total assets | 41.3 | 40.2 | 35.3 | 33.7 | 31.7 | 34.4 | 43.4 | 38.1 |
| Risk weighted assets | 5.3 | 6.0 | 2.7 | 2.0 | 2.5 | 1.8 | 1.7 | 1.2 |

Appendix I - Performance Management

Restated Returns and Equity by Business

| | Adjusted | | Statutory | |
|--|------------------------|------------------------|------------------------|------------------------|
| | Year Ended 31.12.12 | Year Ended 31.12.11 | Year Ended 31.12.12 | Year Ended 31.12.11 |
| Return on Average Equity | % | % | % | % |
| UK RBB | 12.3 | 12.0 | (0.3) | 7.8 |
| Europe RBB | (12.9) | (9.7) | (12.9) | (26.0) |
| Africa RBB | (0.1) | 7.4 | (0.1) | 7.5 |
| Barclaycard | 19.8 | 16.1 | 13.3 | 6.0 |
| Investment Bank | 12.7 | 7.7 | 12.7 | 7.7 |
| Corporate Banking | 2.9 | 0.4 | (5.4) | (2.0) |
| Wealth and Investment Management | 11.2 | 9.5 | 11.2 | 9.5 |
| Group excluding Head Office and Other Operations | 9.8 | 7.0 | 5.9 | 4.1 |
| Head Office and Other Operations impact | (0.8) | (0.3) | (7.1) | 1.8 |
| Total | 9.0 | 6.7 | (1.2) | 5.9 |

| | Adjusted | | Statutory | |
|-----------------------------------|----------|--------|-----------|--------|
| | % | % | % | % |
| Return on Average Tangible Equity | | | | |
| UK RBB | 22.9 | 22.5 | (0.6) | 14.7 |
| Europe RBB | (14.2) | (12.6) | (14.2) | (33.7) |
| Africa RBB1 | 4.9 | 15.7 | 4.9 | 15.8 |
| Barclaycard | 26.9 | 21.4 | 18.0 | 8.0 |
| Investment Bank | 13.1 | 8.0 | 13.1 | 8.0 |
| Corporate Banking | 3.1 | 0.4 | (5.7) | (2.1) |

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| | | | | |
|--|-------|-------|-------|------|
| Wealth and Investment Management | 15.5 | 13.0 | 15.5 | 13.0 |
| Group excluding Head Office and Other Operations | 11.7 | 8.8 | 7.2 | 5.4 |
| Head Office and Other Operations impact | (1.1) | (0.7) | (8.6) | 1.7 |
| Total | 10.6 | 8.1 | (1.4) | 7.1 |

1 The return on average tangible equity for Africa RBB has been calculated including amounts relating to Absa Group's non-controlling interests.

Appendix I - Performance Management

Restated Returns and Equity by Business

| | Adjusted | | Statutory | |
|---|------------------------|------------------------|------------------------|------------------------|
| | Year Ended 31.12.12 | Year Ended 31.12.11 | Year Ended 31.12.12 | Year Ended 31.12.11 |
| Profit attributable to equity holders of the parent | £m | £m | £m | £m |
| UK RBB | 875 | 841 | (21) | 547 |
| Europe RBB | (277) | (257) | (277) | (684) |
| Africa RBB | (4) | 207 | (4) | 209 |
| Barclaycard | 975 | 780 | 653 | 292 |
| Investment Bank | 2,680 | 1,636 | 2,680 | 1,636 |
| Corporate Banking | 228 | 32 | (419) | (164) |
| Wealth and Investment Management | 222 | 166 | 222 | 166 |
| Head Office and Other Operations | (64) | (166) | (3,458) | 922 |
| Total | 4,635 | 3,239 | (624) | 2,924 |

| | Average Equity | | Average Tangible Equity | |
|------------------------------------|----------------|--------|-------------------------|--------|
| | £m | £m | £m | £m |
| UK RBB | 7,121 | 6,992 | 3,815 | 3,733 |
| Europe RBB | 2,143 | 2,634 | 1,957 | 2,028 |
| Africa RBB | 2,658 | 2,801 | 1,234 | 1,222 |
| Barclaycard | 4,924 | 4,844 | 3,623 | 3,648 |
| Investment Bank | 21,173 | 21,254 | 20,468 | 20,503 |
| Corporate Banking | 7,739 | 8,124 | 7,369 | 7,621 |
| Wealth and Investment Management | 1,981 | 1,738 | 1,436 | 1,273 |
| Head Office and Other Operations 1 | 4,313 | 1,404 | 4,311 | 1,401 |
| Total | 52,052 | 49,791 | 44,213 | 41,429 |

1 Group average shareholders' equity and average shareholders' tangible equity excludes the cumulative impact of own credit on retained earnings for the calculation of adjusted performance measures.

Appendix II - Balance Sheet and Capital

| | Restatement Adjustments | | | |
|---|----------------------------|------------------|---------------------|---------------------|
| | 2012 as Published | IFRS 10IAS 19 | 2012 as Restated | 2011 as Restated |
| Key Capital Ratios | | | | |
| Core Tier 1 | 10.9% | | 10.8% | 11.0% |
| Tier 1 | 13.3% | | 13.2% | 12.9% |
| Total capital | 17.1% | | 17.0% | 16.4% |
| Capital Resources | £m | £m | £m | £m |
| Shareholders' equity (excluding non-controlling interests) per balance sheet: 1 | 53,586 | (477) | (2,494) | 50,615 |
| Own credit cumulative loss/(gain) ² | 804 | - | - | 804 |
| Unrealised (gains)/losses on available for sale debt securities ² | (417) | - | - | (417) |
| Unrealised gains on available for sale equity (recognised as Tier 2 capital) ² | (110) | - | - | (110) |
| Cash flow hedging reserve ² | (2,099) | - | - | (2,099) |
| Non-controlling interests per balance sheet | 9,371 | - | - | 9,371 |
| - Less: Other Tier 1 capital - preference shares | (6,203) | - | - | (6,203) |
| - Less: Non-controlling Tier 2 capital | (547) | - | - | (547) |
| Other regulatory adjustments | (171) | - | - | (171) |
| Regulatory adjustments and deductions: | | | | |
| Defined benefit pension adjustment ^{1,2} | (2,445) | - | 2,494 | 49 |
| Goodwill and intangible assets ² | (7,622) | - | - | (7,622) |
| 50% excess of expected losses over impairment ² | (648) | - | - | (648) |
| 50% of securitisation positions | (1,206) | 209 | - | (997) |
| Other regulatory adjustments | (172) | (131) | - | (303) |
| Core Tier 1 capital | 42,121 | (399) | - | 41,722 |
| Other Tier 1 capital: | | | | |
| Preference shares | 6,203 | - | - | 6,203 |
| Tier 1 notes ³ | 509 | - | - | 509 |
| Reserve Capital Instruments | 2,866 | - | - | 2,866 |
| Regulatory adjustments and deductions: | | | | |
| 50% of material holdings | (241) | - | - | (241) |
| | 176 | - | - | 176 |

50% of the tax on excess of expected losses over impairment

| | | | | | |
|---|---------|-------|---|---------|---------|
| Total Tier 1 capital | 51,634 | (399) | - | 51,235 | 50,473 |
| Tier 2 capital: | | | | | |
| Undated subordinated liabilities | 1,625 | - | - | 1,625 | 1,657 |
| Dated subordinated liabilities | 14,066 | - | - | 14,066 | 15,189 |
| Non-controlling Tier 2 capital | 547 | - | - | 547 | 573 |
| Reserves arising on revaluation of property ² | 39 | - | - | 39 | 25 |
| Unrealised gains on available for sale equity ² | 110 | - | - | 110 | 828 |
| Collectively assessed impairment allowances | 2,002 | - | - | 2,002 | 2,385 |
| Tier 2 deductions: | | | | | |
| 50% of material holdings | (241) | - | - | (241) | (2,382) |
| 50% excess of expected losses over impairment (gross of tax) | (824) | - | - | (824) | (635) |
| 50% of securitisation positions | (1,206) | 209 | - | (997) | (1,577) |
| Total capital regulatory adjustments and deductions: | | | | | |
| Investments that are not material holdings or qualifying holdings | (1,139) | - | - | (1,139) | (1,991) |
| Other deductions from total capital | (550) | - | - | (550) | (597) |
| Total regulatory capital | 66,063 | (190) | - | 65,873 | 63,948 |

1 IAS 19 requirements have no overall impact on Core Tier 1 capital base as existing own funds rules mandate banks to derecognise any defined benefit pension asset from its capital base. This means that Core Tier 1 capital base already captures the effect that the removal of the "corridor" under IAS 19 has on shareholders' equity.

2 The capital impacts of these items are net of tax.

3 Tier 1 notes are included in subordinated liabilities in the consolidated balance sheet.

Appendix III - Credit Market Exposures

Restated Barclays Credit Market Exposures^{1,2}

Year Ended 31.12.2012

| 2012 as published | | | Fair Value | Impairment | Total |
|-------------------|----------|----------|--------------------------------|------------------|----------------|
| | As at | As at | (Losses)/Gains and Net Funding | (Charge)/Release | (Losses)/Gains |
| | 31.12.12 | 31.12.12 | | | |

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| | | | | | |
|---|--------|-------|------|-------|-------|
| US Residential Mortgages | \$m | £m | £m | £m | £m |
| ABS CDO Super Senior | 2,243 | 1,387 | (33) | (232) | (265) |
| US sub-prime and Alt-A | 1,129 | 698 | 83 | (22) | 61 |
| Commercial Mortgages | | | | | |
| Commercial real estate loans and properties | 4,411 | 2,727 | 115 | - | 115 |
| Commercial mortgage-backed securities | 411 | 254 | 154 | - | 154 |
| Other Credit Market | | | | | |
| Leveraged Finance ³ | 5,732 | 3,544 | (54) | 11 | (43) |
| SIVs, SIV -Lite and CDPCs | - | - | (1) | - | (1) |
| Monoline protection on CLO and other | 956 | 591 | (29) | - | (29) |
| CLO and Other assets | 176 | 109 | 52 | - | 52 |
| Total | 15,058 | 9,310 | 287 | (243) | 44 |
| IFRS 10 restatement adjustments | | | | | |
| US Residential Mortgages | | | | | |
| ABS CDO Super Senior | (752) | (465) | 205 | 232 | 437 |
| US sub-prime and Alt-A | 4 | 2 | (1) | 29 | 28 |
| Total | (748) | (463) | 204 | 261 | 465 |
| 2012 as restated | | | | | |
| US Residential Mortgages | | | | | |
| ABS CDO Super Senior | 1,491 | 922 | 172 | - | 172 |
| US sub-prime and Alt-A | 1,133 | 700 | 82 | 7 | 89 |
| Commercial Mortgages | | | | | |
| Commercial real estate loans and properties | 4,411 | 2,727 | 115 | - | 115 |
| Commercial mortgage-backed securities | 411 | 254 | 154 | - | 154 |
| Other Credit Market | | | | | |
| Leveraged Finance ³ | 5,732 | 3,544 | (54) | 11 | (43) |
| SIVs, SIV -Lite and CDPCs | - | - | (1) | - | (1) |
| Monoline protection on CLO and other | 956 | 591 | (29) | - | (29) |
| CLO and Other assets | 176 | 109 | 52 | - | 52 |
| Total | 14,310 | 8,847 | 491 | 18 | 509 |

1 Restatement of balance sheet entails replacing the book value of loans at amortised cost as at 31 December 2012 with the fair value of the underlying assets due to the consolidation under IFRS 10 of the entities holding those assets. Restatement of profit and loss entails replacing the impairment charge for 2012 by the change in the fair value over the year.

2 As the majority of exposure is held in US Dollars, the exposures as at 31 December 2012 are shown in both US Dollars and Pounds Sterling.

3 Includes undrawn commitments of £202m (2011: £180m).