

Financial and operating highlights

Barclays PLC is a major global financial services provider engaged in retail and commercial banking, credit cards, investment banking, wealth management and investment management.

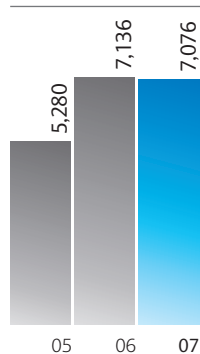
Operating in over 50 countries and employing 135,000 people, we move, lend, invest and protect money for over 30 million customers and clients worldwide. With over 300 years of history and expertise in banking, Barclays PLC has seven major businesses.

Key highlights

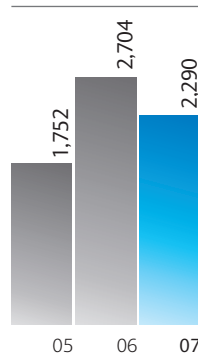
For the year ended 31st December

	2007 £m	2006 £m	2005 £m
Income statement			
Total income net of insurance claims	23,000	21,595	17,333
Impairment charges and other credit provisions	(2,795)	(2,154)	(1,571)
Operating expenses	(13,199)	(12,674)	(10,527)
Profit before tax	7,076	7,136	5,280
Profit attributable to equity holders of the parent	4,417	4,571	3,447
Economic profit	2,290	2,704	1,752
Basic earnings per share	68.9p	71.9p	54.4p
Diluted earnings per share	66.7p	69.8p	52.6p
Dividend per ordinary share	34.0p	31.0p	26.6p
Return on average shareholders' equity	20.3%	24.7%	21.1%
Tier 1 capital ratio	7.8%	7.7%	7.0%

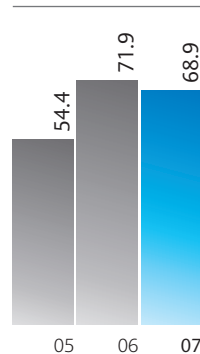
Profit before tax £m



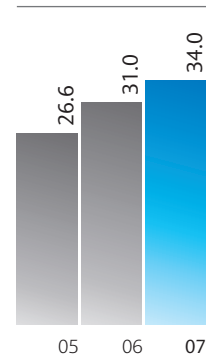
Economic profit £m



Earnings per share pence



Dividend per share pence



Global Retail and Commercial Banking

UK Retail Banking

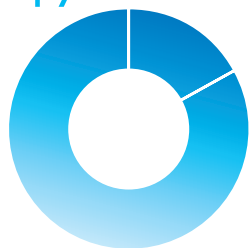
Profit before tax

£1,282^m

- Personal Customers
- Home Finance
- Local Business
- Consumer Lending
- Barclays Financial Planning

Contribution to group profit^a

17%

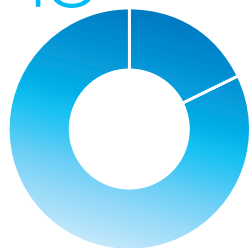


Barclays Commercial Bank

£1,371^m

- Larger Business
- Medium Business
- Asset and Sales Finance

18%



Barclaycard

£540^m

- UK Cards and Loans
- Barclaycard Business
- Barclaycard International

7%



International Retail and Commercial Banking

£935^m

- Absa
- Western Europe
- Emerging Markets

13%



Investment Banking and Investment Management

Barclays Capital

Profit before tax

£2,335^m

- Rates
- Credit
- Private Equity
- Absa Capital

Contribution to group profit^a

31%

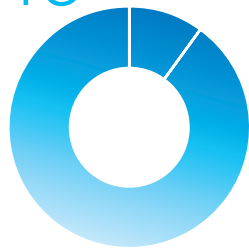


Barclays Global Investors

£734^m

- Index asset management
- Active asset management
- iShares

10%



Barclays Wealth

£307^m

- Private Banking
- Offshore Banking
- Brokerage
- Wealth Structuring
- Closed Life Assurance

4%



Note

^a Head office functions and other operations segment has been excluded.

Financial and operating highlights

UK Banking

Delivers banking products and services to 15 million retail customers and 724,000 businesses in the UK.

11.3^m

UK Current accounts

724,000

Business customers

Barclaycard

Is one of the leading credit card businesses in Europe with an extensive international presence.

10.1^m

UK customers

8.8^m

International cards in issue

International Retail and Commercial Banking

Has operations with 13 million clients, in geographies which currently include Africa, France, Spain, Portugal, Italy, India and the Middle East.

2,349

International distribution points

Barclays Capital

The investment banking division, provides corporate, institutional and government clients with solutions to their financing and risk management needs.

US\$441.5^{bn}

Value of debt issued globally

Barclays Global Investors

Is one of the world's largest asset managers and a leading provider of investment management products and services.

US\$2.1^{trn}

Assets under management

Barclays Wealth

Serves high net worth, affluent and intermediary clients worldwide, providing private banking, asset management, stockbroking, offshore banking, wealth structuring and financial planning services.

£133^{bn}

Total client assets

Organisational overview

