

BARCLAYS PLC  
Form 6-K  
July 22, 2008

**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**

July, 2008

**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 in 2008 dated July 22, 2008

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**SIGNATURES**

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

BARCLAYS PLC  
(Registrant)

Date: July 22, 2008

By: /s/ Patrick Gonsalves  
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Patrick Gonsalves  
Deputy Secretary

BARCLAYS BANK PLC  
(Registrant)

Date: July 22, 2008

By: /s/ Patrick Gonsalves

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Patrick Gonsalves  
Joint Secretary

22nd July 2008

**BARCLAYS PLC**

**GROUP REPORTING CHANGES IN 2008**

Barclays PLC today announces the impact of certain changes in Group structure and reporting on 2007 and 2006 results. The restatements have no impact on the Group Income Statement or Balance Sheet. The 2007 and 2006 results for the businesses impacted are restated on pages 2 to 33 to show the effect of these changes. These changes reflect the adoption of IFRS 8 “Operating Segments” which has been early adopted as at 1st January 2008.

**Group structure changes – effective 1st January 2008.**

The businesses previously managed and reported as **International Retail and Commercial Banking – excluding Absa** are now reported and managed separately as **Global Retail and Commercial Banking – Western Europe** and **Global Retail and Commercial Banking – Emerging Markets** going forward.

**Barclays Commercial Bank.** The Marine Finance business, previously part of **Barclaycard**, is now managed and reported within **Barclays Commercial Bank**.

**Barclaycard.** The Absa credit card portfolio, previously part of **International Retail and Commercial Banking – Absa** is now managed and reported within **Barclaycard**. Certain credit card portfolios previously part of **Barclaycard** are now managed and reported as part of **Global Retail and Commercial Banking – Western Europe**. The Marine Finance business, previously part of **Barclaycard** is now managed and reported within **Barclays Commercial Bank**.

**Global Retail and Commercial Banking - Western Europe.** Certain credit card portfolios previously part of **Barclaycard** are now managed and reported as part of **Global Retail and Commercial Banking – Western Europe**.

**International Retail and Commercial Banking – Absa.** This business will be known going forward as **Global Retail and Commercial Banking – Absa**. The Absa credit card portfolio previously part of **Global Retail and Commercial Banking – Absa** is now managed and reported within **Barclaycard**.

Certain expenses, assets and staff previously reported within **International Retail and Commercial Banking – excluding Absa** have been allocated across **UK Retail Banking, Barclays Commercial Bank , Barclaycard , Global Retail and Commercial Banking – Western Europe, Global Retail and Commercial Banking – Emerging Markets** and **Global Retail and Commercial Banking – Absa**.

Certain pension assets and liabilities have been reclassified from **Head Office and Other Operations** to the other businesses in the Group.

**UK Banking** which previously reflected **UK Retail Banking** and **Barclays Commercial Bank** combined is no longer reported as a separate segment.

The structure remains unchanged for **Barclays Capital, Barclays Global Investors, Barclays Wealth** and **Head Office and Other Operations**.

**For further information please contact:**

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The information in this announcement does not comprise statutory accounts within the meaning of Section 240 of the Companies Act 1985 (the 'Act'). Statutory accounts for the years ended 31st December 2007 and 31st December 2006 which also include certain information required for the joint Annual Report on Form 20-F of Barclays PLC and Barclays Bank PLC to the US Securities and Exchange Commission, have been delivered to the Registrar of Companies in accordance with Section 242 of the Act and the group's auditors have reported on those accounts and have given an unqualified report which does not contain a statement under Section 237(2) or (3) of the Act.

#### **Business analysis of profit before tax net of restatements**

Group structure	2007	2006
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	2007 as published £m	changes £m	restated £m	restated £m
UK				
Retail Banking	1,282	(7)	<b>1,275</b>	<b>1,181</b>
Barclays Commercial Bank	1,371	(14)	<b>1,357</b>	<b>1,362</b>
Barclaycard	540	63	<b>603</b>	<b>522</b>
IRCB - ex Absa	246	(246)	-	-
GRCB - Absa	689	(92)	<b>597</b>	<b>609</b>
GRCB -				
Western Europe	-	196	<b>196</b>	<b>162</b>
GRCB - Emerging Markets	-	100	<b>100</b>	<b>384</b>
Barclays Capital	2,335	-	<b>2,335</b>	<b>2,216</b>
Barclays Global Investors	734	-	<b>734</b>	<b>714</b>
Barclays Wealth	307	-	<b>307</b>	<b>245</b>
Head office functions and other operations	(428)	-	<b>(428)</b>	<b>(259)</b>
Profit before tax	7,076	-	<b>7,076</b>	<b>7,136</b>

**UK  
Retail Banking**

	Group			
	2007 as published £m	structure changes £m	2007 as restated £m	200 6 as restated £m
Net interest income	2,858	-	<b>2,858</b>	<b>2,765</b>

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Net fee and commission income	1,183	-	<b>1,183</b>	<b>1,232</b>
Net premiums from insurance contracts	252	-	<b>252</b>	<b>342</b>
Other income	47	-	<b>47</b>	<b>42</b>
Total income	4,340	-	<b>4,340</b>	<b>4,381</b>
Net claims and benefits incurred under insurance contracts	(43)	-	<b>(43)</b>	<b>(35)</b>
Total income net of insurance claims	4,297	-	<b>4,297</b>	<b>4,346</b>
Impairment charges	(559)	-	<b>(559)</b>	<b>(635)</b>
Net income	3,738	-	<b>3,738</b>	<b>3,711</b>
Operating expenses excluding amortisation of intangible assets	(2,455)	(6)	<b>(2,461)</b>	<b>(2,531)</b>
Amortisation of intangible assets	(8)	(1)	<b>(9)</b>	<b>(1)</b>
Operating expenses	(2,463)	(7)	<b>(2,470)</b>	<b>(2,532)</b>
Share of post-tax results of associates and joint ventures	7	-	<b>7</b>	<b>2</b>
Profit before tax	1,282	(7)	<b>1,275</b>	<b>1,181</b>

**Balance Sheet Information**

Loans and advances to customers	£82.0bn		<b>£82.0bn</b>	<b>£74.7bn</b>
Customer accounts	£87.1bn		<b>£87.1bn</b>	<b>£82.3bn</b>
Total assets	£87.8bn		<b>£88.5bn</b>	<b>£81.7bn</b>

**Performance Ratios**

Return on average economic capital	28%		<b>28%</b>	<b>28%</b>
Cost:income ratio				
1	57%		<b>57%</b>	<b>58%</b>
Cost:net income ratio				
2	66%		<b>66%</b>	<b>68%</b>

**Other Financial Measures**

Risk Tendency	£470m		<b>£470m</b>	<b>£500m</b>
Economic profit	£622m		<b>£617m</b>	<b>£590m</b>
Risk weighted assets (Basel I)	£46.0bn		<b>£46.1bn</b>	<b>£43.0bn</b>
Risk weighted assets (Basel II)	£30.5bn		<b>£30.5bn</b>	<b>-</b>
Staff Numbers	32,800		<b>32,800</b>	<b>34,500</b>

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

2

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

## Barclays Commercial Bank

	Group			
	2007 as published	structure changes	2007 as restated	2006 as restated
	£m	£m	£m	£m
Net interest income	1,738	9	1,747	1,710
Net fee and commission income	749	1	750	643
Net trading income	9	-	9	2
Net investment income	47	-	47	28
Principal transactions	56	-	56	30
Other income	11	-	11	21
Total income	2,554	10	2,564	2,404
Impairment charges	(290)	(2)	(292)	(253)
Net income	2,264	8	2,272	2,151
Operating expenses excluding amortisation of intangible assets	(903)	(21)	(924)	(867)
Amortisation of intangible assets	(4)	(1)	(5)	(1)
Operating expenses	(907)	(22)	(929)	(868)
Share of post-tax results of associates and joint ventures	-	-	-	3
Profit on disposal of subsidiaries, associates and joint ventures	14	-	14	76
Profit before tax	1,371	(14)	1,357	1,362

## Balance Sheet Information

Loans and advances to customers	£63.3bn	£63.7bn	£56.6bn
Customer accounts	£60.8bn	£60.8bn	£57.4bn
Total assets	£73.9bn	£74.6bn	£66.2bn

## Performance Ratios

Return on average economic capital	30%	30%	36%
Cost:income ratio			
1	36%	36%	36%
Cost:net income ratio			
2	40%	41%	40%

## Other Financial Measures

Risk Tendency	£305m	£305m	£300m
Economic profit	£650m	£635m	£729m
Risk weighted assets (Basel I)	£53.8bn	£54.3bn	£50.3bn



Risk weighted assets (Basel II)	£61.7bn	<b>£62.1bn</b>	-
Staff Numbers	8,400	<b>9,200</b>	<b>8,100</b>

\*

In the second half of 2007 certain operations personnel were transferred from UK Retail Banking to Barclays Commercial Bank . The Staff numbers of 8,100 as at 31st December 2007 do not include 900 such personnel.

1

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

2

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## Barclaycard

	Group			
	2007 as published	structure changes	2007 as restated	2006 as restated
	£m	£m	£m	£m
Net interest income	1,394	(20)	<b>1,374</b>	<b>1,363</b>
Net fee and commission income	1,080	63	<b>1,143</b>	<b>1,183</b>
Net investment income	11	-	<b>11</b>	<b>20</b>
Net premiums from insurance contracts	40	-	<b>40</b>	<b>18</b>
Other income	(26)	1	<b>(25)</b>	-
Total income	2,499	44	<b>2,543</b>	<b>2,584</b>
Net claims and benefits incurred under insurance contracts	(13)	-	<b>(13)</b>	<b>(8)</b>
Total income net of insurance claims	2,486	44	<b>2,530</b>	<b>2,576</b>
Impairment charges	(838)	11	<b>(827)</b>	<b>(1,053)</b>
Net income	1,648	55	<b>1,703</b>	<b>1,523</b>
Operating expenses excluding amortisation of intangible assets	(1,073)	16	<b>(1,057)</b>	<b>(969)</b>
Amortisation of intangible assets	(28)	(8)	<b>(36)</b>	<b>(24)</b>
Operating expenses	(1,101)	8	<b>(1,093)</b>	<b>(993)</b>
Share of post-tax results of associates and joint ventures	(7)	-	<b>(7)</b>	<b>(8)</b>

Profit before tax	540	63	<b>603</b>	<b>522</b>
<b>Balance Sheet Information</b>				
Loans and advances to customers	£20.1bn		<b>£19.7bn</b>	<b>£18.1bn</b>
Total assets	£22.2bn		<b>£22.1bn</b>	<b>£20.0bn</b>
<b>Performance Ratios</b>				
Return on average economic capital	19%		<b>20%</b>	<b>19%</b>
Cost:income ratio 1	44%		<b>43%</b>	<b>39%</b>
Cost:net income ratio 2	67%		<b>64%</b>	<b>65%</b>
<b>Other Financial Measures</b>				
Risk Tendency	£945m		<b>£955m</b>	<b>£1,090m</b>
Economic profit	£183m		<b>£213m</b>	<b>£183m</b>
Risk weighted assets (Basel I)	£19.9bn		<b>£19.7bn</b>	<b>£16.9bn</b>
Risk weighted assets (Basel II)	£22.4bn		<b>£22.5bn</b>	-
Staff Numbers	7,800		<b>8,900</b>	<b>9,100</b>

1

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

2

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

**International Retail and Commercial Banking - excluding Absa**

Group

		<b>200</b>
		<b>6</b>
2007 as structure	<b>2007 as</b>	<b>as</b>

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	published £m	changes £m	restated £m	restated £m
Net interest income	753	(753)	-	-
Net fee and commission income	425	(425)	-	-
Net trading income	68	(68)	-	-
Net investment income	109	(109)	-	-
Principal transactions	177	(177)	-	-
Net premiums from insurance contracts	145	(145)	-	-
Other income	9	(9)	-	-
Total income	1,509	(1,509)	-	-
Net claims and benefits incurred under insurance contracts	(170)	170	-	-
Total income net of insurance claims	1,339	(1,339)	-	-
Impairment charges	(79)	79	-	-
Net income	1,260	(1,260)	-	-
Operating expenses excluding amortisation of intangible assets	(1,007)	1,007	-	-
Amortisation of intangible assets	(16)	16	-	-
Operating expenses	(1,023)	1,023	-	-
Share of post-tax results of associates and joint ventures	1	(1)	-	-
Profit on disposal of subsidiaries, associates and joint ventures	8	(8)	-	-
Profit before tax	246	(246)	-	-

**Balance Sheet Information**

Loans and advances to customers	£39.3bn	-	-
Customer accounts	£15.7bn	-	-
Total assets	£52.2bn	-	-

**Performance Ratios**

Return on average economic capital	11%	-	-
Cost:income ratio 1	76%	-	-
Cost:net income ratio 2	81%	-	-

**Other Financial Measures**

Risk Tendency	£220m	-	-
Economic profit	£20m	-	-
Risk weighted assets (Basel I)	£29.7bn	-	-
Risk weighted assets (Basel II)	£34.6bn	-	-
Staff Numbers	22,100	-	-

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2

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## Global Retail and Commercial Banking -

### Absa

	Group		2007 as published	2007 as restated
	structure changes	2007 as restated	2007 as restated	2007 as restated
	£m	£m	£m	£m
Net interest income	1,137	(82)	1,055	983
Net fee and commission income	785	(101)	684	754
Net trading income/(loss)	1	(1)	-	(11)
Net investment income	70	-	70	117
Principal transactions	71	(1)	70	106
Net premiums from insurance contracts	227	-	227	240
Other income	78	(1)	77	54
Total income	2,298	(185)	2,113	2,137
Net claims and benefits incurred under insurance contracts	(114)	-	(114)	(106)
Total income net of insurance claims	2,184	(185)	1,999	2,031
Impairment charges	(173)	27	(146)	(112)
Net income	2,011	(158)	1,853	1,919
Operating expenses excluding amortisation of intangible assets	(1,272)	60	(1,212)	(1,250)
Amortisation of intangible assets	(61)	6	(55)	(69)
Operating expenses	(1,333)	66	(1,267)	(1,319)
Share of post-tax results of associates and joint ventures	6	-	6	9
Profit on disposal of subsidiaries, associates and joint ventures	5	-	5	-
Profit before tax	689	(92)	597	609

### Balance Sheet Information

Loans and advances to customers	£30.8bn	£29.9bn	£23.5bn
Customer accounts	£13.1bn	£13.0bn	£10.9bn
Total assets	£37.3bn	£36.4bn	£29.6bn

### Performance Ratios

Return on average economic capital	23%	20%	29%
Cost:income ratio	61%	63%	65%
1			
Cost:net income ratio	66%	68%	69%
2			

### Other Financial Measures

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Risk Tendency	£255m	<b>£190m</b>	<b>£130m</b>
Economic profit	£130m	<b>£98m</b>	<b>£138m</b>
Risk weighted assets (Basel I)	£23.6bn	<b>£22.4bn</b>	<b>£19.8bn</b>
Risk weighted assets (Basel II)	£18.3bn	<b>£17.2bn</b>	-
Staff Numbers	36,200	<b>35,800</b>	<b>33,000</b>

1

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2

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**Global Retail and Commercial Banking - Western Europe**

	Group			
	2007 as published	structure changes	2007 as restated	2006 as restated
	£m	£m	£m	£m
Net interest income	-	527	<b>527</b>	<b>436</b>
Net fee and commission income	-	322	<b>322</b>	<b>248</b>
Net trading income	-	13	<b>13</b>	<b>14</b>
Net investment income	-	93	<b>93</b>	<b>65</b>
Principal transactions	-	106	<b>106</b>	<b>79</b>
Net premiums from insurance contracts	-	145	<b>145</b>	<b>110</b>
Other income	-	7	<b>7</b>	<b>16</b>
Total income	-	1,107	<b>1,107</b>	<b>889</b>
Net claims and benefits incurred under insurance contracts	-	(170)	<b>(170)</b>	<b>(138)</b>
Total income net of insurance claims	-	937	<b>937</b>	<b>751</b>
Impairment charges	-	(76)	<b>(76)</b>	<b>(38)</b>
Net income	-	861	<b>861</b>	<b>713</b>
Operating expenses excluding amortisation of intangible assets	-	(665)	<b>(665)</b>	<b>(542)</b>
Amortisation of intangible assets	-	(8)	<b>(8)</b>	<b>(8)</b>
Operating expenses	-	(673)	<b>(673)</b>	<b>(550)</b>
Share of post-tax results of associates and joint ventures	-	-	-	<b>(1)</b>

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Profit on disposal of subsidiaries, associates and joint ventures	-	8	8	-
Profit before tax	-	196	196	162

**Balance Sheet Information**

Loans and advances to customers	-	£35.0bn	£26.9bn
Customer accounts	-	£9.4bn	£6.8bn
Total assets	-	£43.7bn	£33.5bn

**Performance Ratios**

Return on average economic capital	-	11%	11%
Cost:income ratio	-	72%	73%
1	-	72%	73%
Cost:net income ratio	-	78%	77%
2	-	78%	77%

**Other Financial Measures**

Risk Tendency	-	£135m	£90m
Economic profit	-	£16m	£9m
Risk weighted assets (Basel I)	-	£24.5bn	£17.6bn
Risk weighted assets (Basel II)	-	£25.1bn	-
Staff Numbers	-	8,800	6,600

1

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

2

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

**Global Retail and Commercial Banking - Emerging Markets**

Group			
			<b>200</b>
			<b>6</b>
	2007 as	2007 as	as
	published	restated	restated
	£m	£m	£m
	£m	£m	£m

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Net interest income	-	319	<b>319</b>	<b>246</b>
Net fee and commission income	-	140	<b>140</b>	<b>141</b>
Net trading income	-	56	<b>56</b>	<b>3</b>
Net investment income	-	16	<b>16</b>	<b>1</b>
Principal transactions	-	72	<b>72</b>	<b>4</b>
Net premiums from insurance contracts	-	-	-	<b>1</b>
Other income	-	2	<b>2</b>	<b>4</b>
Total income	-	533	<b>533</b>	<b>396</b>
Net claims and benefits incurred under insurance contracts	-	-	-	-
Total income net of insurance claims	-	533	<b>533</b>	<b>396</b>
Impairment charges	-	(39)	<b>(39)</b>	<b>(30)</b>
Net income	-	494	<b>494</b>	<b>366</b>
Operating expenses excluding amortisation of intangible assets	-	(391)	<b>(391)</b>	<b>(269)</b>
Amortisation of intangible assets	-	(4)	<b>(4)</b>	<b>(1)</b>
Operating expenses	-	(395)	<b>(395)</b>	<b>(270)</b>
Share of post-tax results of associates and joint ventures	-	1	<b>1</b>	<b>41</b>
Profit on disposal of subsidiaries, associates and joint ventures	-	-	-	<b>247</b>
Profit before tax	-	100	<b>100</b>	<b>384</b>

**Balance Sheet Information**

Loans and advances to customers	-	<b>£5.1bn</b>	<b>£2.7bn</b>
Customer accounts	-	<b>£6.2bn</b>	<b>£4.2bn</b>
Total assets	-	<b>£9.2bn</b>	<b>£5.2bn</b>

**Performance Ratios**

Return on average economic capital	-	<b>15%</b>	<b>103%</b>
Cost:income ratio	-	<b>74%</b>	<b>68%</b>
<sup>1</sup>	-		
Cost:net income ratio	-	<b>80%</b>	<b>74%</b>
<sup>2</sup>	-		

**Other Financial Measures**

Risk Tendency	-	<b>£140m</b>	<b>£35m</b>
Economic profit	-	<b>£26m</b>	<b>£308m</b>
Risk weighted assets (Basel I)	-	<b>£6.1bn</b>	<b>£3.3bn</b>
Risk weighted assets (Basel II)	-	<b>£10.2bn</b>	-
Staff Numbers	-	<b>11,800</b>	<b>7,600</b>

1

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

2

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

## Barclays Capital

	Group			
	2007 as published	structure changes	2007 as restated	2006 as published
	£m	£m	£m	£m
Net interest income	1,179	-	1,179	1,158
Net fee and commission income	1,235	-	1,235	952
Net trading income	3,739	-	3,739	3,562
Net investment income	953	-	953	573
Principal transactions	4,692	-	4,692	4,135
Other income	13	-	13	22
Total income	7,119	-	7,119	6,267
Impairment charges and other credit provisions	(846)	-	(846)	(42)
Net income	6,273	-	6,273	6,225
Operating expenses excluding amortisation of intangible assets	(3,919)	-	(3,919)	(3,996)
Amortisation of intangible assets	(54)	-	(54)	(13)
Operating expenses	(3,973)	-	(3,973)	(4,009)
Share of post-tax results of associates and joint ventures	35	-	35	-
Profit before tax	2,335	-	2,335	2,216

## Balance Sheet Information

Total assets	£839.7bn	£839.9bn	£657.9bn
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## Performance Ratios

Return on average economic capital	33%	33%	41%
Cost:income ratio			
1	56%	56%	64%
Cost:net income ratio			
2	63%	63%	64%

## Other Financial Measures

Risk Tendency	£140m	£140m	£95m
Economic profit	£1,172m	£1,172m	£1,181m
Risk weighted assets (Basel I)	£169.1bn	£169.1bn	£137.6bn
Risk weighted assets (Basel II)	£173.0bn	£173.0bn	-
Average DVaR	£42.0m	£42.0m	£37.1m
Average net income generated per member of staff ('000)	£466	£466	£575
Corporate lending portfolio	£52.3bn	£52.3bn	£40.6bn
Staff Numbers	16,200	16,200	13,200



1

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

2

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

### Barclays Global Investors

	Group			
	2007 as published £m	structure changes £m	2007 as published £m	2006 as published £m
Net interest (expense)/income	(8)	-	(8)	10
Net fee and commission income	1,936	-	1,936	1,651
Net trading income	5	-	5	2
Net investment (expense)/income	(9)	-	(9)	2
Principal transactions	(4)	-	(4)	4
Other Income	2	-	2	-
Total income	1,926	-	1,926	1,665
Operating expenses excluding amortisation of intangible assets	(1,184)	-	(1,184)	(946)
Amortisation of intangible assets	(8)	-	(8)	(5)
Operating expenses	(1,192)	-	(1,192)	(951)
Profit before tax	734	-	734	714

### Balance Sheet Information

Total assets	£89.2bn	£89.2bn	£80.5bn
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### Performance Ratios

Return on average economic capital	241 %	241%	228%
Cost:income ratio	62 %	62%	57%

1

**Other Financial Measures**

Economic profit

£430m