

BARCLAYS PLC
Form 6-K
September 20, 2006
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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

20 September 2006

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

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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 ON FORM 6-K SHALL BE DEEMED TO BE INCORPORATED BY REFERENCE IN THE REGISTRATION STATEMENTS ON FORM F-3 (NOS.333-126811, 333-85646 AND 333-12384) OF BARCLAYS BANK PLC AND TO BE A PART THEREOF FROM THE DATE ON WHICH THIS REPORT IS FURNISHED, TO THE EXTENT NOT SUPERSEDED BY DOCUMENTS OR REPORTS SUBSEQUENTLY FILED OR FURNISHED AND SHALL BE DEEMED TO SUPERCEED THE REPORT ON FORM 6-K DATED AUGUST 3, 2006 WHICH WAS INCORPORATED BY REFERENCE IN THE REGISTRATION STATEMENT.

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.

The Report comprises:

The interim unaudited results of Barclays PLC and Barclays Bank PLC as of, and for the six months ended, 30th June 2006 and certain supplemental US GAAP information.

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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 authorised.

BARCLAYS PLC
(Registrant)

Date: September 20, 2006

By: /s/ Marie Smith
Name: Marie Smith
Title: Assistant Secretary

BARCLAYS BANK PLC
(Registrant)

Date: September 20, 2006

By: /s/ Marie Smith
Name: Marie Smith
Title: Assistant Secretary

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BARCLAYS PLC AND BARCLAYS BANK PLC

This document includes portions from the previously published results announcement of Barclays PLC for the six months ended June 30, 2006, as amended to comply with the requirements of Regulation G and Item 10(e) of Regulation S-K promulgated by the U.S. Securities and Exchange Commission, and also includes the reconciliation to US generally accepted accounting principles (US GAAP) or certain financial information prepared in accordance with international financial reporting standards (IFRS). In addition, this document includes data (including a reconciliation to US GAAP) relating to Barclays Bank PLC, the wholly owned subsidiary of Barclays PLC. This document does not update or otherwise supplement the information contained in the results announcement, which speaks only as of its date.

In this document certain non-IFRS measures are reported. Barclays management believes that these non-IFRS measures provide valuable information to readers of its financial statements because they enable the reader to focus more directly on the underlying day-to-day performance of its businesses and provide more detail concerning the elements of performance which the managers of these businesses are most directly able to influence. They also reflect an important aspect of the way in which operating targets are defined and performance is monitored by Barclays management.

An audit or review opinion has not been rendered on this announcement.

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BARCLAYS PLC AND BARCLAYS BANK PLC

INTERIM ANNOUNCEMENT OF RESULTS FOR 2006

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BARCLAYS PLC

The information in this announcement, which was approved by the Board of Directors on 2nd August 2006, does not comprise statutory accounts within the meaning of Section 240 of the Companies Act 1985 (the Act). Statutory accounts for the year ended 31st December 2005, which included certain information required for the joint Annual Report on Form 20-F of Barclays PLC and Barclays Bank PLC to the US Securities and Exchange Commission (SEC) and which contained an unqualified audit report under Section 235 of the Act and which did not make any statements under Section 237 of the Act, have been delivered to the Registrar of Companies in accordance with Section 242 of the Act.

Unless otherwise stated, the information in this announcement reflects the changes in Barclays group structure and reporting, and the revisions to the Group's policy for the internal cost of funding and the segmental disclosure of risk weighted assets, which were announced on 16th June 2006. For a fuller discussion of the changes, please refer to the Group reporting changes in 2006 announcement released on 16th June 2006. Details of these changes are also set out on page 56.

Unless otherwise stated, the information set out in this announcement relates to the six months to 30th June 2006 and is compared to the corresponding six months of 2005.

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. 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 aim, anticipate, target, expect, estimate, intend, plan, goal, believe, or other words of similar meaning. Forward-looking statements include, among others, statements regarding the Group's future financial position, income growth, impairment charges, business strategy, projected levels of growth in the banking and financial markets, projected costs, estimates of capital expenditures, and plans and objectives for future operations.

By their nature, forward-looking statements involve risk and uncertainty because they relate to future events and circumstances, including, but not limited to, the further development of standards and interpretations under IFRS applicable to past, current and future periods, evolving practices with regard to the interpretation and application of standards under IFRS, as well as UK domestic and global economic and business conditions, market related risks such as changes in interest rates and exchange rates, the policies and actions of governmental and regulatory authorities, changes in legislation, progress in the integration of Absa into the Group's business and the achievement of synergy targets related to Absa, the outcome of pending and future litigation, and the impact of competition - a number of which factors are 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 by or on behalf of Barclays speak only as of the date they are made. Barclays does not undertake to update forward-looking statements to reflect any changes in Barclays expectations with regard thereto or any changes in events, conditions or circumstances on which any such statement is based. The reader should, however, consult any additional disclosures that Barclays has made or may make in documents it has filed or may file with the SEC.

Absa Definitions

Absa Group Limited refers to the South African company listed on the Johannesburg Stock Exchange in which Barclays owns a controlling stake.

Absa refers to the total results for Absa Group Limited consolidated into the results of Barclays PLC, translated into Sterling with adjustments for amortisation of intangible assets, certain head office adjustments, transfer pricing and minority interests.

International Retail and Commercial Banking -Absa is the portion of Absa's results that is reported by Barclays within the International Retail and Commercial Banking business.

Absa Capital is the portion of Absa's results that is reported by Barclays within the Barclays Capital business.

Absa Cards is the portion of Absa's results that is reported by Barclays within the International Retail and Commercial Banking business. Absa Card provides card acceptance, electronic payment and financial solutions in selected markets.

Glossary of terms

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

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

Income refers to total income net of insurance claims, unless otherwise specified.

Profit refers to profit before tax unless otherwise specified.

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BARCLAYS PLC INTERIM RESULTS ANNOUNCEMENT

Extracts from the Interim Results Announcement of Barclays PLC, published on 3rd August 2006, are provided on pages 2 to 78.

Table of Contents**BARCLAYS PLC****RESULTS FOR THE SIX MONTHS TO 30TH JUNE 2006 (UNAUDITED)**

	30.06.06 £m	Half-year ended 30.06.05 £m	% Change
Group Results			
Total income net of insurance claims	10,969	7,922	38
Impairment charges	(1,057)	(706)	50
Operating expenses	(6,269)	(4,542)	38
Profit before tax	3,673	2,690	37
Profit attributable to minority interests	(294)	(134)	119
Profit attributable to equity holders of the parent	2,307	1,841	25
Earnings per share	36.3p	29.1p	25
Dividend per share	10.5p	9.2p	14
Post-tax return on average shareholders' equity	25.8%	23.4%	
	£m	£m	% Change
Summary of divisional profit before tax¹			
UK Banking	1,265	1,138	11
UK Retail Banking	612	548	12
UK Business Banking	653	590	11
Barclaycard	297	346	(14)
International Retail and Commercial Banking (IRCB)	539	174	210
IRCB - ex Absa	222	174	28
IRCB - Absa	317		
Barclays Capital	1,246	750	66
Barclays Global Investors	364	241	51
Wealth Management	110	84	31

¹ Summary excludes Wealth Management - closed life assurance activities and Head office functions and other operations. Full analysis of business profit before tax is on page 12.

Table of Contents**BARCLAYS PLC****FINANCIAL HIGHLIGHTS (UNAUDITED)**

	Half-year ended		
	30.06.06	31.12.05	30.06.05
	£m	£m	£m
RESULTS			
Net interest income	4,404	4,375	3,700
Net fee and commission income	3,652	3,165	2,540
Principal transactions ¹	2,575	1,630	1,549
Net premiums from insurance contracts	510	501	371
Other income	61	98	49
Total income	11,202	9,769	8,209
Net claims and benefits paid on insurance contracts	(233)	(358)	(287)
Total income net of insurance claims	10,969	9,411	7,922
Impairment charges	(1,057)	(865)	(706)
Net income	9,912	8,546	7,216
Operating expenses	(6,269)	(5,985)	(4,542)
Share of post-tax results of associates and joint ventures	30	29	16
Profit before tax	3,673	2,590	2,690
Profit attributable to equity holders of the parent	2,307	1,606	1,841
PER ORDINARY SHARE			
	p	p	p
Earnings	36.3	25.4	29.1
Diluted earnings	35.1	24.3	28.4
Dividend	10.5	17.4	9.2
Net asset value	276	269	249
PERFORMANCE RATIOS			
	%	%	%
Post-tax return on average shareholders' equity	25.8	26.4	23.4
Cost:income ratio	57	64	57
Cost:net income ratio	63	70	63
BALANCE SHEET			
	30.06.06	As at 31.12.05	30.06.05
	£m	£m	£m
Shareholders' equity excluding minority interests	17,988	17,426	16,099
Minority interests	7,551	7,004	5,686
Total shareholders' equity	25,539	24,430	21,785
Subordinated liabilities	13,629	12,463	11,309
Total capital resources	39,168	36,893	33,094
Total assets	986,124	924,357	850,123
Risk weighted assets	290,924	269,148	242,406
CAPITAL RATIOS			
	%	%	%

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Tier 1 ratio	7.2	7.0	7.6
Risk asset ratio	11.6	11.3	12.1

¹ Principal transactions comprise net trading income and net investment income.

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BARCLAYS PLC

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Table of Contents**BARCLAYS PLC****CONSOLIDATED INCOME STATEMENT (UNAUDITED)**

	30.06.06 £m	Half-year ended 31.12.05 £m	30.06.05 £m
Continuing operations			
Interest income	10,544	9,584	7,648
Interest expense	(6,140)	(5,209)	(3,948)
Net interest income	4,404	4,375	3,700
Fee and commission income	4,077	3,558	2,872
Fee and commission expense	(425)	(393)	(332)
Net fee and commission income	3,652	3,165	2,540
Net trading income	2,201	1,145	1,176
Net investment income	374	485	373
Principal transactions	2,575	1,630	1,549
Net premiums from insurance contracts	510	501	371
Other income	61	98	49
Total income	11,202	9,769	8,209
Net claims and benefits paid on insurance contracts	(233)	(358)	(287)
Total income net of insurance claims	10,969	9,411	7,922
Impairment charges	(1,057)	(865)	(706)
Net income	9,912	8,546	7,216
Operating expenses excluding amortisation of intangible assets	(6,206)	(5,923)	(4,525)
Amortisation of intangible assets	(63)	(62)	(17)
Operating expenses	(6,269)	(5,985)	(4,542)
Share of post-tax results of associates and joint ventures	30	29	16
Profit before tax	3,673	2,590	2,690
Tax	(1,072)	(724)	(715)
Profit for the period	2,601	1,866	1,975
Profit attributable to minority interests	294	260	134
Profit attributable to equity holders of the parent	2,307	1,606	1,841
	2,601	1,866	1,975
	p	p	p
Basic earnings per ordinary share	36.3	25.4	29.1
Diluted earnings per ordinary share	35.1	24.3	28.4
Dividends per ordinary share:			
Interim dividend	10.5		9.2
Final dividend		17.4	
Dividend	£ 667m	£ 1,105m	£ 582m

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	30.06.06	As at 31.12.05	30.06.05
	£m	£m	£m
Assets			
Cash and balances at central banks	6,777	3,906	4,106
Items in the course of collection from other banks	2,600	1,901	2,208
Trading portfolio assets	181,857	155,723	134,235
Financial assets designated at fair value:			
- held on own account	18,833	12,904	9,747
- held in respect of linked liabilities to customers under investment contracts	79,334	83,193	69,792
Derivative financial instruments	136,901	136,823	133,932
Loans and advances to banks	35,330	31,105	35,225
Loans and advances to customers	282,097	268,896	237,123
Available for sale financial investments	53,716	53,497	61,143
Reverse repurchase agreements and cash collateral on securities borrowed	171,869	160,398	149,400
Other assets	5,866	4,734	3,598
Investments in associates and joint ventures	560	546	438
Goodwill	5,968	6,022	4,590
Intangible assets	1,125	1,269	120
Property plant and equipment	2,515	2,754	2,407
Deferred tax assets	776	686	2,059
Total assets	986,124	924,357	850,123

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	30.06.06	As at 31.12.05	30.06.05
	£m	£m	£m
Liabilities			
Deposits from banks	86,221	75,127	84,538
Items in the course of collection due to other banks	2,700	2,341	2,809
Customer accounts	253,200	238,684	217,715
Trading portfolio liabilities	74,719	71,564	65,598
Financial liabilities designated at fair value	43,594	33,385	8,231
Liabilities to customers under investment contracts	81,380	85,201	71,608
Derivative financial instruments	138,982	137,971	132,784
Debt securities in issue	102,198	103,328	93,328
Repurchase agreements and cash collateral on securities lent	146,165	121,178	122,076
Other liabilities	10,767	11,131	9,649
Current tax liabilities	592	747	786
Insurance contract liabilities, including unit-linked liabilities	3,558	3,767	3,589
Subordinated liabilities	13,629	12,463	11,309
Deferred tax liabilities	430	700	1,891
Other provisions for liabilities	474	517	386
Retirement benefit liabilities	1,976	1,823	2,041
Total liabilities	960,585	899,927	828,338
Shareholders equity			
Called up share capital	1,628	1,623	1,616
Share premium account	5,720	5,650	5,554
Other reserves	587	1,377	1,593
Retained earnings	10,279	8,957	7,575
Less: treasury shares	(226)	(181)	(239)
Shareholders equity excluding minority interests	17,988	17,426	16,099
Minority interests	7,551	7,004	5,686
Total shareholders equity	25,539	24,430	21,785
Total liabilities and shareholders equity	986,124	924,357	850,123

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BARCLAYS PLC

FINANCIAL REVIEW

Results by business

The following section analyses the Group's performance by business. For management and reporting purposes, Barclays is organised into the following business groupings:

- UK Banking**, comprising
 - UK Retail Banking
 - UK Business Banking

Barclaycard

- International Retail and Commercial Banking**, comprising
 - International Retail and Commercial Banking - excluding Absa
 - International Retail and Commercial Banking - Absa, included with effect from 27th July 2005

Barclays Capital

Barclays Global Investors

Wealth Management

Wealth Management - closed life assurance activities

Head office functions and other operations.

UK Banking

UK Banking delivers banking solutions to Barclays UK retail and business banking customers. It offers a range of integrated products and services and access to the expertise of other Group businesses. Customers are served through a variety of channels comprising the branch network, automated teller machines, telephone banking, online banking and relationship managers. UK Banking is managed through two business areas, UK Retail Banking and UK Business Banking.

UK Retail Banking

UK Retail Banking comprises Personal Customers, Local Business (formerly Small Business), UK Premier and Home Finance (formerly Mortgages). This cluster of businesses aims to build broader and deeper relationships with both existing and new

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customers. Personal Customers and Home Finance provide a wide range of products and services to retail customers, including current accounts, savings and investment products, mortgages and general insurance. Local Business provides banking services to small businesses with an annual turnover up to £1m. UK Premier provides banking, investment products and advice to affluent customers.

UK Business Banking

UK Business Banking provides relationship banking to Barclays larger and medium business customers in the United Kingdom. Customers are served by a network of relationship and industry sector specialist managers who provide local access to an extensive range of products and services, as well as offering business information and support. Customers are also offered access to the products and expertise of other businesses in the Group, particularly Barclays Capital. UK Business Banking provides asset financing and leasing solutions through a specialist business.

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BARCLAYS PLC

FINANCIAL REVIEW

Barclaycard

Barclaycard is a multi-brand credit card and consumer lending business. It is one of Europe's leading credit card businesses and has an increasing international presence.

In the UK, Barclaycard includes Barclaycard branded credit cards, Barclays branded loans, FirstPlus secured lending, Monument cards, SkyCard and the retail finance business Clydesdale Financial Services. Barclaycard also manages card operations on behalf of Solution Personal Finance.

Outside the UK, Barclaycard provides credit cards in the United States, Germany, Spain, Italy, Portugal and a number of other countries. In the Nordic region, Barclaycard operates through Entercard, a joint venture with FöreningsSparbanken (Swedbank). Barclaycard has successfully launched the Manchester United affinity credit card in 11 countries across Asia Pacific, Africa, Europe and in the United States.

Barclaycard Business processes card payments for retailers and merchants and issues credit and charge cards to corporate customers and the UK government.

Barclaycard works closely with other parts of the Group, including UK Retail Banking, UK Business Banking and International Retail and Commercial Banking, to leverage their distribution capabilities.

Barclaycard profit before tax of £297m is currently determined in accordance with IAS 14 (Segmental Reporting) which requires business segments to be determined based on groups of related products that are subject to risks and returns that are different from those of other business segments.

SFAS 131 (Disclosures about segments of an enterprise and related information), defines reportable segments based on groupings of products that are reported to the chief operating decision makers.

Barclaycard management consider the results of Absa Card within internally reported segment information. On this basis, Absa Card would be reported within Barclaycard under SFAS 131 and its profit before tax would increase by £32m (2005: nil) on an IFRS basis with IRCB Absa profit before tax decreasing by the same amount.

International Retail and Commercial Banking

International Retail and Commercial Banking provides Barclays international personal and corporate customers with banking services. The products and services offered to customers are tailored to meet the regulatory and commercial environments within each country. For reporting purposes from 2005, the operations have been grouped into two components: International Retail and Commercial Banking - excluding Absa and International Retail and Commercial Banking - Absa.

As announced on 29th June 2006, Barclays has now entered into a definitive agreement with Canadian Imperial Bank of Commerce for the sale of its 43.7% shareholding in FirstCaribbean International Bank Limited, which is expected to complete by the end of 2006.

International Retail and Commercial Banking works closely with all other parts of the Group to leverage synergies from product and service propositions.

International Retail and Commercial Banking - excluding Absa

International Retail and Commercial Banking - excluding Absa provides a range of banking services, including current accounts, savings, investments, mortgages and loans to personal and corporate customers across Spain, Portugal, France, Italy, the Caribbean, Africa and the Middle East.

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FINANCIAL REVIEW

International Retail and Commercial Banking - Absa

International Retail and Commercial Banking - Absa represents Barclays consolidation of Absa, excluding Absa Capital which is included as part of Barclays Capital. Absa Group Limited is one of South Africa's largest financial services organisations serving personal, commercial and corporate customers predominantly in South Africa. International Retail and Commercial Banking - Absa serves retail customers through a variety of distribution channels and offers a full range of banking services, including basic bank accounts, mortgages, instalment finance, credit cards, bancassurance products and wealth management services; it also offers customised business solutions for commercial and large corporate customers.

Barclays Capital

Barclays Capital is a leading global investment bank which provides large corporate, institutional and government clients with solutions to their financing and risk management needs.

Barclays Capital services a wide variety of client needs, from capital raising and managing foreign exchange, interest rate, equity and commodity risks, through to providing technical advice and expertise. Activities are organised into three principal areas: Rates, which includes fixed income, foreign exchange, commodities, emerging markets, money markets, sales, trading and research, prime services and equity products; Credit, which includes primary and secondary activities for loans and bonds for investment grade, high yield and emerging market credit, as well as hybrid capital products, asset based finance, commercial mortgage backed securities, credit derivatives, structured capital markets and large asset leasing; and Private Equity. Barclays Capital includes Absa Capital, the investment banking business of Absa.

Barclays Global Investors

Barclays Global Investors (BGI) is one of the world's largest asset managers and a leading global provider of investment management products and services.

BGI offers structured investment strategies such as indexing, global asset allocation and risk-controlled active products, including hedge funds. BGI also provides related investment services such as securities lending, cash management and portfolio transition services. In addition, BGI is the global leader in assets and products in the exchange traded funds business, with over 150 funds for institutions and individuals trading in thirteen markets globally. BGI's investment philosophy focuses on the three dimensions of performance; return, risk and cost, offering clients total performance management.

Wealth Management

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

Wealth Management works closely with all other parts of the Group to leverage synergies from client relationships and product capabilities.

Wealth Management - closed life assurance activities

Wealth Management - closed life assurance activities comprise the closed life assurance businesses of Barclays and Woolwich in the UK.

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BARCLAYS PLC

FINANCIAL REVIEW

Head office functions and other operations

Head office functions and other operations comprise:

Head office and central support functions

Businesses in transition

Consolidation adjustments.

Head office and central support functions comprise the following areas: Executive Management, Finance, Treasury, Corporate Affairs, Human Resources, Strategy and Planning, Internal Audit, Legal, Corporate Secretariat, Property, Tax, Compliance and Risk. Costs incurred wholly on behalf of the businesses are recharged to them.

Businesses in transition principally relate to certain lending portfolios that are centrally managed with the objective of maximising recovery from the assets.

Consolidation adjustments largely reflect the elimination of inter-segment transactions.

Group reporting changes in 2006 (see page 56)

Barclays announced on 16th June 2006 the impact of certain changes in Group structure and reporting on the 2005 and 2004 results.

Barclays has realigned a number of reportable business segments based on the reorganisation of certain portfolios to better reflect the type of client served, the nature of the products offered and the associated risks and rewards. The Group's policy for the internal cost of funding and the segmental disclosure of risk weighted assets were also revised with effect from 1st January 2006. The resulting restatements had no impact on the Group Income Statement or Balance Sheet.

The figures in this document for the six months ended 30th June 2006 and the comparatives for the prior periods reflect the new structure.

Table of Contents**BARCLAYS PLC****SUMMARY OF RESULTS (UNAUDITED)****Analysis of profit attributable to equity holders of the parent**

	30.06.06	Half-year ended 31.12.05	30.06.05
	£m	£m	£m
UK Banking	1,265	1,062	1,138
UK Retail Banking	612	492	548
UK Business Banking	653	570	590
Barclaycard	297	294	346
International Retail and Commercial Banking	539	459	174
International Retail and Commercial Banking - ex Absa	222	161	174
International Retail and Commercial Banking - Absa	317	298	
Barclays Capital	1,246	681	750
Barclays Global Investors	364	299	241
Wealth Management	110	82	84
Wealth Management - closed life assurance activities	9	(4)	(3)
Head office functions and other operations	(157)	(283)	(40)
Profit before tax	3,673	2,590	2,690
Tax	(1,072)	(724)	(715)
Profit for the period	2,601	1,866	1,975
Profit attributable to minority interests	(294)	(260)	(134)
Profit attributable to equity holders of the parent	2,307	1,606	1,841

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	30.06.06	As at 31.12.05	30.06.05
	£m	£m	£m
UK Banking	134,391	130,304	129,093
UK Retail Banking	70,906	70,389	71,476
UK Business Banking	63,485	59,915	57,617
Barclaycard	26,604	25,771	24,166
International Retail and Commercial Banking	65,132	63,556	29,985
International Retail and Commercial Banking - ex Absa	35,832	34,195	29,985
International Retail and Commercial Banking - Absa	29,300	29,361	
Barclays Capital	659,328	601,193	573,131
Barclays Global Investors	77,298	80,900	68,877
Wealth Management	6,841	6,094	5,843
Wealth Management - closed life assurance activities	7,243	7,276	6,653