

Barclays PLC
Group Reporting Changes
2015 & 2014 Results 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

Notes

The term Barclays or Group refers to Barclays PLC together with its subsidiaries. The abbreviations '£m' and '£bn' represent millions and thousands of millions of Pounds Sterling respectively.

Notable items are considered to be significant items impacting performance and have been called out for each of the business segments. Notable items include: gains on US Lehman acquisition assets; the impact of own credit; provisions for UK customer redress; provisions for ongoing investigations and litigation including Foreign Exchange; gain on valuation of a component of the defined retirement benefit liability; impairment of goodwill and other assets relating to businesses being disposed; losses on sale relating to the Spanish, Portuguese and Italian businesses; and revision of Education, Social Housing, and Local Authority (ESHLA) valuation methodology.

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 Results glossary that can be accessed at www.barclays.com/results.

The information in this announcement does not comprise statutory accounts within the meaning of Section 434 of the Companies Act 2006. Statutory accounts for the year ended 31 December 2015, 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 (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.

These results will be furnished as a Form 6-K to the SEC as soon as practicable following their publication. Once furnished with the SEC, copies of the Form 6-K will also be available from the Barclays Investor Relations website www.barclays.com/investorrelations and from the SEC's website at www.sec.gov.

Barclays is a frequent issuer in the debt capital markets and regularly meets with investors via formal road-shows and other ad hoc meetings. Consistent with its usual practice, Barclays expects that from time to time over the coming quarter it will meet with investors globally to discuss these results and other matters relating to the Group.

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 the Group. Barclays cautions readers that no forward-looking statement is a guarantee of future performance and that actual results or other financial condition or performance measures 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 and provisions, business strategy, capital, leverage and other regulatory ratios, payment of dividends (including dividend pay-out ratios), projected levels of growth in the banking and financial markets, projected costs or savings, original and revised commitments and targets in connection with the strategic cost programme and the Group Strategy Update, rundown of assets and businesses within Barclays Non-Core, estimates of capital expenditures and plans and objectives for future operations, projected employee numbers 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. These may be affected by changes in legislation, the development of standards and interpretations under IFRS, evolving practices with regard to the interpretation and application of accounting and regulatory standards, the outcome of current and future legal proceedings and regulatory investigations, future levels of conduct provisions, the policies and actions of governmental and regulatory authorities, geopolitical risks and the impact of competition. In addition, factors including (but not limited to) the following may have an effect: capital, leverage and other regulatory rules (including with regard to the future structure of the Group) applicable to past, current and future periods; UK, US, Africa, 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 securities; volatility in capital markets; changes in credit ratings of any entities within the Group or any securities issued by such entities; the potential for one or more countries exiting the Eurozone; the implementation of the strategic cost programme; and the success of future acquisitions, disposals and other strategic transactions. A number of these influences and factors are beyond the Group's control. As a result, the Group's actual future results, dividend payments, and capital and leverage ratios may differ materially from the plans, goals, and expectations set forth in the Group's forward-looking statements. Additional risks and factors which may impact the Group's future financial condition and performance are identified in our filings with the SEC (including, without limitation, our Annual Report on Form 20-F for the fiscal year ended 31 December 2015), which are available on the SEC's website at www.sec.gov.

Subject to our obligations under the applicable laws and regulations of the United Kingdom and the United States in relation to disclosure and ongoing information, we undertake no obligation to update publicly or revise any forward looking statements, whether as a result of new information, future events or otherwise.

Overview of Reporting Changes

This document provides details of the impact on the Group's financial reporting as a result of the business reorganisation outlined in the 2015 Results Announcement on 1 March 2016, and provides the restated quarterly and full year 2015 and 2014 segmental results.

Segmental restatements

- The Group is being simplified to focus on two core operating segments in preparation for regulatory ring fencing requirements:
 - Barclays UK
 - Barclays Corporate & International
- Given the intention to sell down Barclays' 62.3% interest in Barclays Africa Group Limited (BAGL) we have treated the Barclays Africa results in the Group financials as a discontinued operation
- The Non-Core segment has been enlarged, with the transfer to the segment of approximately £8bn of risk weighted assets (RWAs)

Barclays UK

The segment incorporates the UK Personal, small UK Corporate and UK Wealth businesses; previously reported in the Personal and Corporate Banking (PCB) segment; and the Barclaycard UK consumer credit cards business, previously reported in the Barclaycard segment.

Barclays UK businesses are now being run as a single segment and represent the businesses that are intended to form the UK ring-fenced bank by 2019. The segment comprises the UK retail banking operations (Personal Banking), the UK consumer credit card business (Barclaycard Consumer UK), and the UK-based wealth, entrepreneurs and business banking offerings (Wealth, Entrepreneurs & Business Banking).

With around 24 million combined personal and card customers including one million wealth, entrepreneurs and business banking clients, it is a pre-eminent UK financial services provider. The bringing together of these businesses allows Barclays to service these customers and clients more effectively and efficiently, resulting in improved customer and client experiences and enabling income and cost synergies.

Barclays Corporate & International

The segment incorporates the previously reported Investment Bank segment; the large UK Corporate, and international Corporate and Wealth businesses, previously reported in the PCB segment; and the international Barclaycard business (consisting of the US, German and Nordic consumer credit cards businesses), and Barclaycard Business Solutions (including merchant acquiring), previously reported in the Barclaycard segment.

Barclays Corporate & International comprises the businesses that are intended to form the non-ring-fenced bank by 2019, remaining within Barclays Bank PLC and certain subsidiaries. The segment comprises the combined Corporate and Investment Bank (CIB) and international Consumer, Cards & Payments businesses.

CIB brings together a top-tier global investment bank and our corporate banking franchise. The Consumer, Cards & Payments business incorporates the strong and growing US and international credit cards business, the international wealth offering, and leading payments capability. Barclays Corporate & International has scale in wholesale and corporate banking, and consumer lending, strength in key markets, strong growth potential, and good balance in income streams, delivering further resilience and diversification.

Barclays Africa

On 1 March 2016, Barclays announced its intention to sell down the Group's 62.3% interest in BAGL. This sell down is intended to be to a level which will permit deconsolidation from an accounting and regulatory perspective, subject to shareholder and regulatory approvals if and as required.

The Barclays Africa business meets the requirements for presentation as a discontinued operation. As such, the BAGL results for 2015 and 2014 have been presented as two lines on the face of the Group income statement, representing the profit after tax and non-controlling interest in respect of the discontinued operation. Were the market capitalisation of BAGL to fall below the carrying amount of the net assets of BAGL, a resulting impairment to Barclays' stake in BAGL would also be recognised through these lines.

Overview of Reporting Changes

The Egypt and Zimbabwe businesses previously reported in the Africa Banking segment, but which are not owned by BAGL, have been transferred to Barclays Non-Core.

RWAs and leverage exposure in respect of the Barclays Africa discontinued operation are shown within the Head Office as they continue to be part of the regulatory balance sheet.

Barclays Non-Core (BNC)

On 1 March 2016, a one-time expansion of the Non-Core perimeter by £8bn of RWAs was announced, representing further businesses and assets planned to be exited over 2016 and 2017. This expansion principally related to the exiting of nine countries and certain product lines, previously reported in the Investment Bank segment (£3bn of RWAs), the Egypt and Zimbabwe businesses, previously reported in the Africa Banking segment (£2bn of RWAs), the Asian Wealth business, previously reported in the PCB segment (£1bn of RWAs) and the Southern European credit cards business, previously reported in the Barclaycard segment (£1bn of RWAs).

In addition, the Barclays Wealth Americas business, previously reported in the PCB segment, is included in Non-Core. The sale of this business completed in December 2015.

Presentation of performance highlights and results

In order to simplify reporting, going forward Group results will be primarily reported on a statutory rather than adjusted basis. The impact of notable items (equivalent to previously reported adjusting items) will however be identified, including their impact on return on average tangible equity and basic earnings per share.

Basis of segment allocations

Key judgments around the allocation of activity and related financial metrics between reporting segments include the following:

Operating and other expenses

Costs of trading activity are reported within the relevant segment. Where it has been necessary to make allocations of such costs between operating segments, this has been done with the objective of reporting costs in the segment that has received the related benefit.

RWAs

RWAs have been allocated to new operating segments directly, where possible, based on the movement of relevant risk exposures. Where RWAs are not directly attributable to specific exposures, allocation methodologies have been devised using appropriate drivers based on either the underlying risk profile or business performance.

Returns and equity by business

Segment returns are calculated as attributable profit divided by average allocated tangible equity. To align with 2016 reporting, historic average allocated tangible equity for each segment has been restated to use 11.5% (previously 10.5%) of CRD IV fully loaded RWAs for each segment, adjusted for CRD IV fully loaded capital deductions.

The tangible equity allocated to the Barclays Africa discontinued operation is held in Head Office.

Head Office allocations

The Group continues to allocate elements of the Head Office performance to business segments, so that the aggregation of those businesses' results is closely aligned to the Group's results. The methodologies used for these allocations are regularly reassessed. As part of this restatement an additional £45bn (as at December 2015) of the Group liquidity pool assets have been allocated from Head Office to business segments relating to liquidity requirements. Historic impacts on segment income and RWAs relating to these changes are immaterial. Own credit will be reported within the Head Office.

Performance Highlights

A summary of the financial results for the resegmented Group for the year ended 31 December 2015 and 2014, as will be reported going forward, are shown in the tables below:

2015 Barclays restated results

| | Barclays UK £m | Barclays Corporate & International £m | Head Office £m | Core £m | Non-Core £m | Group £m |
|---|-------------------|--|-------------------|-----------------|----------------|-----------------|
| Total income net of insurance claims | 7,343 | 13,747 | 338 | 21,428 | 612 | 22,040 |
| Credit impairment charges and other provisions | (706) | (922) | - | (1,628) | (134) | (1,762) |
| Net operating income | 6,637 | 12,825 | 338 | 19,800 | 478 | 20,278 |
| Operating expenses | (3,464) | (8,029) | (272) | (11,765) | (1,958) | (13,723) |
| UK bank levy | (77) | (253) | (8) | (338) | (88) | (426) |
| Litigation and conduct | (2,511) | (1,310) | (66) | (3,887) | (500) | (4,387) |
| Total operating expenses | (6,052) | (9,592) | (346) | (15,990) | (2,546) | (18,536) |
| Other net income/(expenses) | - | 45 | (106) | (61) | (535) | (596) |
| Profit/(loss) before tax | 585 | 3,278 | (114) | 3,749 | (2,603) | 1,146 |
| Tax (charge)/credit | | | | (1,479) | 330 | (1,149) |
| Profit/(loss) after tax in respect of continuing operations | | | | 2,270 | (2,273) | (3) |
| Profit after tax in respect of discontinued operation ¹ | | | | | | 626 |
| Non-controlling interests in respect of continuing operations | | | | (266) | (82) | (348) |
| Non-controlling interests in respect of discontinued operation ¹ | | | | | | (324) |
| Other equity holders | | | | (282) | (63) | (345) |
| Attributable (loss)/profit | (47) | 1,758 | 11 | 1,722 | (2,418) | (394) |

Performance measures

| | | | | | | |
|-----------------------------------|--------|------|--|-------|---------|--------|
| Return on average tangible equity | (0.3%) | 7.2% | | 4.8% | | (0.7%) |
| Cost: income ratio | 82% | 70% | | 75% | | 84% |
| Loan loss rate (bps) | 42 | 49 | | 45 | 23 | 42 |
| Basic earnings/(loss) per share | | | | 10.7p | (14.4p) | (1.9p) |

Capital management

| | £bn | £bn | £bn | £bn | £bn | £bn |
|-----------------------------------|-----|-----|-----|-----|-----|-------|
| Risk weighted assets ² | 70 | 195 | 40 | 304 | 54 | 358 |
| Leverage exposure ² | | | | 879 | 149 | 1,028 |

Notable items

| | £m | £m | £m | £m | £m | £m |
|---|---------|-------|-------|---------|-------|---------|
| Gains on US Lehman acquisition assets | - | 496 | - | 496 | - | 496 |
| Own credit | - | - | 430 | 430 | - | 430 |
| Provisions for UK customer redress | (2,431) | (218) | - | (2,649) | (123) | (2,772) |
| Provisions for ongoing investigations and litigation including Foreign Exchange | - | (984) | (52) | (1,036) | (201) | (1,237) |
| Gain on valuation of a component of the defined retirement benefit liability | 296 | 133 | - | 429 | - | 429 |
| Impairment of goodwill and other assets relating to businesses being disposed | - | - | - | - | (96) | (96) |
| Losses on sale relating to the Spanish, Portuguese and Italian businesses | - | - | (112) | (112) | (468) | (580) |

Performance measures excluding notable items

| | | | | | | |
|-----------------------------------|-------|------|--|-------|---------|-------|
| Return on average tangible equity | 21.1% | 9.5% | | 11.2% | | 5.8% |
| Basic earnings/(loss) per share | | | | 24.9p | (10.2p) | 16.6p |

¹ Refer to page 16 for further information on discontinued operation.

² RWAs and leverage exposure for Barclays Africa are shown within Head Office.

Performance Highlights

2014 Barclays restated results

| | Barclays | | | | | |
|---|----------------|---------------------------|--------------|-----------------|----------------|-----------------|
| | Barclays UK | Corporate & International | Head Office | Core | Non-Core | Group |
| | £m | £m | £m | £m | £m | £m |
| Total income net of insurance claims | 7,436 | 12,908 | 276 | 20,620 | 1,143 | 21,763 |
| Credit impairment charges and other provisions | (901) | (679) | - | (1,580) | (241) | (1,821) |
| Net operating income | 6,535 | 12,229 | 276 | 19,040 | 902 | 19,942 |
| Operating expenses | (4,108) | (8,170) | (70) | (12,348) | (2,611) | (14,959) |
| UK bank levy | (59) | (248) | (9) | (316) | (102) | (418) |
| Litigation and conduct | (1,108) | (1,333) | (65) | (2,506) | (301) | (2,807) |
| Total operating expenses | (5,275) | (9,751) | (144) | (15,170) | (3,014) | (18,184) |
| Other net income/(expenses) | - | 52 | 316 | 368 | (813) | (445) |
| Profit/(loss) before tax | 1,260 | 2,530 | 448 | 4,238 | (2,925) | 1,313 |
| Tax (charge)/credit | | | | (1,590) | 469 | (1,121) |
| Profit/(loss) after tax in respect of continuing operations | | | | 2,648 | (2,456) | 192 |
| Profit after tax in respect of discontinued operation ¹ | | | | | | 653 |
| Non-controlling interests in respect of continuing operations | | | | (303) | (146) | (449) |
| Non-controlling interests in respect of discontinued operation ¹ | | | | | | (320) |
| Other equity holders | | | | (193) | (57) | (250) |
| Attributable profit/(loss) | 852 | 926 | 374 | 2,152 | (2,659) | (174) |

Performance measures

| | | | | | | |
|-----------------------------------|------|------|--|-------|---------|--------|
| Return on average tangible equity | 9.5% | 3.8% | | 7.0% | | (0.3%) |
| Cost: income ratio | 71% | 76% | | 74% | | 84% |
| Loan loss rate (bps) | 53 | 35 | | 43 | 39 | 42 |
| Basic earnings/(loss) per share | | | | 13.4p | (16.2p) | (0.7p) |

Capital management

| | £bn | £bn | £bn | £bn | £bn | £bn |
|-----------------------------------|-----|-----|-----|-----|-----|-------|
| Risk weighted assets ² | 69 | 202 | 42 | 313 | 89 | 402 |
| Leverage exposure ² | | | | 917 | 316 | 1,233 |

Notable items

| | £m | £m | £m | £m | £m | £m |
|---|---------|---------|-----|---------|-------|---------|
| Gains on US Lehman acquisition assets | - | 461 | - | 461 | - | 461 |
| Own credit | - | - | 34 | 34 | - | 34 |
| Revision of ESHLA valuation methodology | - | - | - | - | (935) | (935) |
| Provisions for UK customer redress | (1,067) | 32 | - | (1,035) | (75) | (1,110) |
| Provisions for ongoing investigations and litigation including Foreign Exchange | - | (1,250) | - | (1,250) | - | (1,250) |
| Losses on sale relating to the Spanish business | - | - | 315 | 315 | (761) | (446) |

Performance measures excluding notable items

| | | | | | | |
|-----------------------------------|-------|------|--|-------|--------|-------|
| Return on average tangible equity | 18.9% | 7.0% | | 11.2% | | 5.9% |
| Basic earnings/(loss) per share | | | | 22.0p | (6.7p) | 17.3p |

¹ Refer to page 17 for further information on discontinued operation.

² RWAs and leverage exposure for Barclays Africa are shown within Head Office.

Results by Business

2015 Barclays UK

Analysis of Barclays UK between Personal Banking, Barclaycard Consumer UK and Wealth, Entrepreneurs & Business Banking is shown on page 9.

| | PCB (Published) | Barclaycard (Published) | Moves to Barclays Corporate & International ¹ | Non- Core moves | Head Office moves | Barclays UK (excluding notable items) | Notable items | 2015 as Restated |
|--|--------------------|----------------------------|---|-----------------------|-------------------------|--|------------------|---------------------|
| | £m | £m | £m | £m | £m | £m | £m | £m |
| Income statement information | | | | | | | | |
| Net interest income | 6,438 | 3,520 | (3,723) | (262) | - | 5,973 | - | 5,973 |
| Net fee, commission and other income | 2,288 | 1,407 | (2,164) | (161) | - | 1,370 | - | 1,370 |
| Total income | 8,726 | 4,927 | (5,887) | (423) | - | 7,343 | - | 7,343 |
| Credit impairment charges and other provisions | (378) | (1,251) | 867 | 56 | - | (706) | - | (706) |
| Net operating income | 8,348 | 3,676 | (5,020) | (367) | - | 6,637 | - | 6,637 |
| Operating expenses | (5,066) | (2,033) | 2,838 | 501 | - | (3,760) | 296 | (3,464) |
| UK bank levy | (93) | (42) | 54 | 4 | - | (77) | - | (77) |
| Litigation and conduct | (109) | - | 2 | 27 | - | (80) | (2,431) | (2,511) |
| Total operating expenses | (5,268) | (2,075) | 2,894 | 532 | - | (3,917) | (2,135) | (6,052) |
| Other net (expenses)/income | (40) | 33 | (45) | 52 | - | - | - | - |
| Profit before tax | 3,040 | 1,634 | (2,171) | 217 | - | 2,720 | (2,135) | 585 |
| Attributable profit/(loss) | 2,179 | 1,106 | (1,467) | 143 | - | 1,961 | (2,008) | (47) |

| Balance sheet information | £bn | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
|---|-------|------|---------|-------|-------|-------|-----|-------|
| Loans and advances to customers at amortised cost | 218.4 | 39.8 | (87.8) | (4.3) | - | 166.1 | - | 166.1 |
| Total assets | 287.2 | 47.4 | (149.8) | 10.9 | 6.8 | 202.5 | - | 202.5 |
| Customer deposits | 305.4 | 10.2 | (134.5) | (4.3) | - | 176.8 | - | 176.8 |
| Risk weighted assets | 120.4 | 41.3 | (89.2) | (2.5) | (0.5) | 69.5 | - | 69.5 |

Performance measures

| | | | | | | | | |
|---|-------|-------|--|--|--|--|--|--------|
| Return on average tangible equity | 16.2% | 22.3% | | | | | | (0.3%) |
| Average allocated tangible equity (£bn) | 13.6 | 5.0 | | | | | | 9.3 |
| Cost: income ratio | 60% | 42% | | | | | | 82% |
| Loan loss rate (bps) | 17 | 289 | | | | | | 42 |
| Loan: deposit ratio | | | | | | | | 94% |

Notable items

| | £m |
|--|---------|
| Provisions for UK customer redress | (2,431) |
| Gain on valuation of a component of the defined retirement benefit liability | 296 |

Performance measures excluding notable items

| | |
|-----------------------------------|-------|
| Return on average tangible equity | 21.1% |
|-----------------------------------|-------|

¹ Refer to page 10 for a breakdown of moves to Barclays Corporate & International from PCB and Barclaycard.

Results by Business

2014 Barclays UK

| | PCB (Published) | Barclaycard (Published) | Moves to Barclays Corporate & International ¹ | Non-Core moves | Head Office moves | Barclays UK (excluding notable items) | Notable items | 2014 as Restated |
|--|--------------------|----------------------------|---|-------------------|-------------------------|--|------------------|---------------------|
| | £m | £m | £m | £m | £m | £m | £m | £m |
| Income statement information | | | | | | | | |
| Net interest income | 6,298 | 3,044 | (3,254) | (249) | - | 5,839 | - | 5,839 |
| Net fee, commission and other income | 2,530 | 1,312 | (1,944) | (301) | - | 1,597 | - | 1,597 |
| Total income | 8,828 | 4,356 | (5,198) | (550) | - | 7,436 | - | 7,436 |
| Credit impairment charges and other provisions | (482) | (1,183) | 694 | 70 | - | (901) | - | (901) |
| Net operating income | 8,346 | 3,173 | (4,504) | (480) | - | 6,535 | - | 6,535 |
| Operating expenses | (5,351) | (1,845) | 2,610 | 478 | - | (4,108) | - | (4,108) |
| UK bank levy | (70) | (29) | 38 | 2 | - | (59) | - | (59) |
| Litigation and conduct | (54) | - | 11 | 2 | - | (41) | (1,067) | (1,108) |
| Total operating expenses | (5,475) | (1,874) | 2,659 | 482 | - | (4,208) | (1,067) | (5,275) |
| Other net income | 14 | 40 | (54) | - | - | - | - | - |
| Profit before tax | 2,885 | 1,339 | (1,899) | 2 | - | 2,327 | (1,067) | 1,260 |
| Attributable profit | 2,058 | 938 | (1,292) | 3 | - | 1,707 | (855) | 852 |

| Balance sheet information | £bn | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
|---|-------|------|---------|-------|-----|-------|-----|-------|
| Loans and advances to customers at amortised cost | 217.0 | 36.6 | (83.2) | (5.1) | - | 165.3 | - | 165.3 |
| Total assets | 285.0 | 41.3 | (142.5) | 8.1 | 6.1 | 198.0 | - | 198.0 |
| Customer deposits | 299.2 | 7.3 | (130.7) | (7.5) | - | 168.3 | - | 168.3 |
| Risk weighted assets | 120.2 | 39.9 | (86.7) | (4.1) | - | 69.3 | - | 69.3 |

Performance measures

| | | | | | | | | |
|---|-------|-------|--|--|--|--|--|------|
| Return on average tangible equity | 15.8% | 19.9% | | | | | | 9.5% |
| Average allocated tangible equity (£bn) | 13.1 | 4.7 | | | | | | 9.1 |
| Cost: income ratio | 62% | 43% | | | | | | 71% |
| Loan loss rate (bps) | 21 | 308 | | | | | | 53 |
| Loan: deposit ratio | | | | | | | | 98% |

Notable items

| | | | | | | | | |
|------------------------------------|--|--|--|--|--|--|--|---------|
| Provisions for UK customer redress | | | | | | | | £m |
| | | | | | | | | (1,067) |

Performance measures excluding notable items

| | | | | | | | | |
|-----------------------------------|--|--|--|--|--|--|--|-------|
| Return on average tangible equity | | | | | | | | 18.9% |
|-----------------------------------|--|--|--|--|--|--|--|-------|

¹ Refer to page 11 for a breakdown of moves to Barclays Corporate & International from PCB and Barclaycard.

Results by Business

Analysis of Barclays UK

| | Year ended 31.12.15 | Year ended 31.12.14 |
|--|------------------------|------------------------|
| Analysis of total income | £m | £m |
| Personal Banking | 3,714 | 3,788 |
| Barclaycard Consumer UK | 2,065 | 2,078 |
| Wealth, Entrepreneurs & Business Banking | 1,564 | 1,570 |
| Total income | 7,343 | 7,436 |
| Analysis of credit impairment charges and other provisions | | |
| Personal Banking | (194) | (211) |
| Barclaycard Consumer UK | (488) | (592) |
| Wealth, Entrepreneurs & Business Banking | (24) | (98) |
| Total credit impairment charges and other provisions | (706) | (901) |
| | As at 31.12.15 | As at 31.12.14 |
| Analysis of loans and advances to customers at amortised cost | £bn | £bn |
| Personal Banking | 134.0 | 133.8 |
| Barclaycard Consumer UK | 16.2 | 15.8 |
| Wealth, Entrepreneurs & Business Banking | 15.9 | 15.7 |
| Total loans and advances to customers at amortised cost | 166.1 | 165.3 |
| Analysis of customer deposits | | |
| Personal Banking | 131.0 | 124.5 |
| Barclaycard Consumer UK | - | - |
| Wealth, Entrepreneurs & Business Banking | 45.8 | 43.8 |
| Total customer deposits | 176.8 | 168.3 |

Results by Business

2015 Barclays Corporate & International

Analysis of Barclays Corporate & International between Corporate and Investment Bank, and Consumer, Cards & Payments is shown on page 12.

| | Investment Bank (Published) | Moves from PCB | Moves from Barclaycard | Non-Core moves | Head Office moves | Barclays Corporate & International (excluding notable items) | Notable items | 2015 as Restated |
|--|--------------------------------|----------------|------------------------|----------------|-------------------|---|----------------|------------------|
| | £m | £m | £m | £m | £m | £m | £m | £m |
| Income statement information | | | | | | | | |
| Net interest income | 588 | 2,150 | 1,573 | 13 | - | 4,324 | - | 4,324 |
| Net trading income | 3,859 | 16 | (5) | (88) | - | 3,782 | - | 3,782 |
| Net fee, commission and other income | 3,125 | 1,029 | 1,124 | (118) | (15) | 5,145 | 496 | 5,641 |
| Total income | 7,572 | 3,195 | 2,692 | (193) | (15) | 13,251 | 496 | 13,747 |
| Credit impairment charges and other provisions | (55) | (159) | (708) | - | - | (922) | - | (922) |
| Net operating income | 7,517 | 3,036 | 1,984 | (193) | (15) | 12,329 | 496 | 12,825 |
| Operating expenses | (5,596) | (1,513) | (1,325) | 278 | (6) | (8,162) | 133 | (8,029) |
| UK bank levy | (203) | (38) | (16) | 4 | - | (253) | - | (253) |
| Litigation and conduct | (107) | (2) | - | 1 | - | (108) | (1,202) | (1,310) |
| Total operating expenses | (5,906) | (1,553) | (1,341) | 283 | (6) | (8,523) | (1,069) | (9,592) |
| Other net income | - | 12 | 33 | 1 | (1) | 45 | - | 45 |
| Profit before tax | 1,611 | 1,495 | 676 | 91 | (22) | 3,851 | (573) | 3,278 |
| Attributable profit | 804 | 1,054 | 413 | 75 | (26) | 2,320 | (562) | 1,758 |
| Balance sheet information | £bn | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
| Loans and advances to banks and customers at amortised cost ¹ | 92.2 | 69.0 | 23.0 | (0.3) | 0.2 | 184.1 | - | 184.1 |
| Trading portfolio assets | 65.1 | - | - | (3.2) | - | 61.9 | - | 61.9 |
| Derivative financial assets | 114.3 | 0.3 | - | (3.1) | - | 111.5 | - | 111.5 |
| Derivative financial liabilities | 122.2 | - | - | (3.2) | - | 119.0 | - | 119.0 |
| Reverse repurchase agreements and other similar secured lending | 25.5 | - | - | (0.8) | - | 24.7 | - | 24.7 |
| Financial assets designated at fair value | 48.1 | - | - | (1.3) | - | 46.8 | - | 46.8 |
| Total assets | 375.9 | 120.6 | 29.1 | (25.3) | 31.9 | 532.2 | - | 532.2 |
| Customer deposits ² | 51.3 | 124.3 | 10.2 | (0.2) | - | 185.6 | - | 185.6 |
| Risk weighted assets | 108.3 | 67.3 | 21.9 | (2.9) | 0.2 | 194.8 | - | 194.8 |

Performance measures

| | | |
|---|------|------|
| Return on average tangible equity | 6.0% | 7.2% |
| Average allocated tangible equity (£bn) | 13.9 | 24.9 |
| Cost: income ratio | 78% | 70% |
| Loan loss rate (bps) | | 49 |
| Loan: deposit ratio | | 88% |

Notable items

| | £m |
|---|-------|
| Gains on US Lehman acquisition assets | 496 |
| Provisions for UK customer redress | (218) |
| Provisions for ongoing investigations and litigation including Foreign Exchange | (984) |
| Gain on valuation of a component of the defined retirement benefit liability | 133 |

Performance measures excluding notable items

| | |
|-----------------------------------|------|
| Return on average tangible equity | 9.5% |
|-----------------------------------|------|

1 As at 31 December 2015 loans and advances included £162.6bn of loans and advances to customers (including settlement balances of £18.5bn and cash collateral of £24.8bn), and £21.5bn of loans and advances to banks (including settlement balances of £1.6bn and cash collateral of £5.7bn). Loans and advances to banks and customers in respect of Consumer, Cards & Payments were £32.1bn.

2 As at 31 December 2015 customer deposits included settlement balances of £16.3bn and cash collateral of £15.9bn.

Results by Business

2014 Barclays Corporate & International

| | Investment Bank (Published) | Moves from PCB | Moves from Barclaycard | Non-Core moves | Head Office moves | Barclays Corporate & International (excluding notable items) | Notable items | 2014 as Restated |
|--|--------------------------------|----------------|------------------------|----------------|-------------------|---|----------------|------------------|
| | £m | £m | £m | £m | £m | £m | £m | £m |
| Income statement information | | | | | | | | |
| Net interest income | 647 | 2,158 | 1,096 | (27) | - | 3,874 | - | 3,874 |
| Net trading income | 3,735 | 4 | - | (206) | - | 3,533 | - | 3,533 |
| Net fee, commission and other income | 3,206 | 935 | 1,005 | (106) | - | 5,040 | 461 | 5,501 |
| Total income | 7,588 | 3,097 | 2,101 | (339) | - | 12,447 | 461 | 12,908 |
| Credit impairment charges and other provisions | 14 | (170) | (524) | 1 | - | (679) | - | (679) |
| Net operating income | 7,602 | 2,927 | 1,577 | (338) | - | 11,768 | 461 | 12,229 |
| Operating expenses | (5,878) | (1,476) | (1,134) | 315 | 3 | (8,170) | - | (8,170) |
| UK bank levy | (218) | (25) | (13) | 8 | - | (248) | - | (248) |
| Litigation and conduct | (129) | (11) | - | 26 | (1) | (115) | (1,218) | (1,333) |
| Total operating expenses | (6,225) | (1,512) | (1,147) | 349 | 2 | (8,533) | (1,218) | (9,751) |
| Other net income | - | 11 | 43 | 2 | (4) | 52 | - | 52 |
| Profit before tax | 1,377 | 1,426 | 473 | 13 | (2) | 3,287 | (757) | 2,530 |
| Attributable profit | 397 | 1,000 | 292 | 47 | (2) | 1,734 | (808) | 926 |

| | £bn | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
|--|--------------|--------------|-------------|---------------|-------------|--------------|----------|--------------|
| Balance sheet information | | | | | | | | |
| Loans and advances to banks and customers at amortised cost ¹ | 106.3 | 67.9 | 19.9 | (0.5) | - | 193.6 | - | 193.6 |
| Trading portfolio assets | 94.8 | - | - | (7.5) | - | 87.3 | - | 87.3 |
| Derivative financial assets | 152.6 | 0.3 | - | (3.3) | - | 149.6 | - | 149.6 |
| Derivative financial liabilities | 160.6 | - | - | (3.3) | - | 157.3 | - | 157.3 |
| Reverse repurchase agreements and other similar secured lending | 64.3 | - | - | (1.4) | - | 62.9 | - | 62.9 |
| Financial assets designated at fair value | 8.9 | - | - | (3.2) | - | 5.7 | - | 5.7 |
| Total assets | 455.7 | 117.5 | 25.0 | (31.6) | 29.9 | 596.5 | - | 596.5 |
| Customer deposits ² | 57.8 | 123.4 | 7.3 | (0.3) | - | 188.2 | - | 188.2 |
| Risk weighted assets | 122.4 | 67.1 | 19.6 | (7.9) | 0.5 | 201.7 | - | 201.7 |

Performance measures

| | | | |
|---|------|--|------|
| Return on average tangible equity | 2.8% | | 3.8% |
| Average allocated tangible equity (£bn) | 14.6 | | 25.0 |
| Cost: income ratio | 82% | | 76% |
| Loan loss rate (bps) | | | 35 |
| Loan: deposit ratio | | | 90% |

Notable items

| | £m |
|---|---------|
| Gains on US Lehman acquisition assets | 461 |
| Provisions for UK customer redress | 32 |
| Provisions for ongoing investigations and litigation including Foreign Exchange | (1,250) |

Performance measures excluding notable items

| | |
|-----------------------------------|------|
| Return on average tangible equity | 7.0% |
|-----------------------------------|------|

¹ As at 31 December 2014 loans and advances included £169.3bn of loans and advances to customers (including settlement balances of £25.6bn and cash collateral of £32.2bn), and £24.3bn of loans and advances to banks (including settlement balances of £2.7bn and cash collateral of £6.7bn). Loans and advances to banks and customers in respect of Consumer, Cards & Payments were £29.7bn.

² As at 31 December 2014 customer deposits included settlement balances of £25.1bn and cash collateral of £24.5bn.

Results by Business

Analysis of Barclays Corporate & International

| Corporate and Investment Bank | Year ended 31.12.15 | Year ended 31.12.14 |
|---|------------------------|------------------------|
| Income statement information | £m | £m |
| Analysis of total income | | |
| Credit | 824 | 792 |
| Equities | 1,912 | 1,956 |
| Macro | 2,108 | 1,950 |
| Markets | 4,844 | 4,698 |
| Banking fees | 2,087 | 2,115 |
| Corporate lending | 1,361 | 1,268 |
| Transactional banking | 1,663 | 1,594 |
| Banking | 5,111 | 4,977 |
| Other ¹ | 495 | 476 |
| Total income | 10,450 | 10,151 |
| Credit impairment charges and other provisions | (199) | (87) |
| Total operating expenses | (7,929) | (8,279) |
| Profit before tax | 2,322 | 1,787 |
| Performance measures | | |
| Return on average tangible equity | 5.4% | 1.9% |
| Average allocated tangible equity (£bn) | 21.9 | 22.0 |
| Performance measures excluding notable items | | |
| Return on average tangible equity | 8.2% | 5.6% |

| Consumer, Cards & Payments | Year ended 31.12.15 | Year ended 31.12.14 |
|---|------------------------|------------------------|
| Income statement information | £m | £m |
| Total income | 3,297 | 2,757 |
| Credit impairment charges and other provisions | (723) | (592) |
| Total operating expenses | (1,663) | (1,472) |
| Profit before tax | 956 | 743 |
| Balance sheet information | | |
| | As at 31.12.15 | As at 31.12.14 |
| | £bn | £bn |
| Loans and advances to banks and customers at amortised cost | 32.1 | 29.7 |
| Customer deposits | 41.8 | 37.9 |
| Performance measures | | |
| Return on average tangible equity | 20.2% | 17.8% |
| Performance measures excluding notable items | | |
| Return on average tangible equity | 18.9% | 17.8% |

¹ Other includes gains on US Lehman acquisition assets of £496m (2014: £461m).

Results by Business

2015 Head Office

| | Head Office (Published) | Group structure moves | Head Office (excluding notable items) | Notable items | Discontinued operation: Barclays Africa | 2015 as Restated |
|---|----------------------------|-----------------------------|--|------------------|--|---------------------|
| | £m | £m | £m | £m | £m | £m |
| Income statement information | | | | | | |
| Net operating (expenses)/ income | (107) | 15 | (92) | 430 | - | 338 |
| Operating expenses | (278) | 6 | (272) | - | - | (272) |
| UK bank levy | (8) | - | (8) | - | - | (8) |
| Litigation and conduct | (14) | - | (14) | (52) | - | (66) |
| Total operating expenses | (300) | 6 | (294) | (52) | - | (346) |
| Other net income/(expenses) | 5 | 1 | 6 | (112) | - | (106) |
| Loss before tax | (402) | 22 | (380) | 266 | - | (114) |
| Attributable (loss)/profit | (202) | 26 | (176) | 187 | - | 11 |
| Balance sheet information | | | | | | |
| | £bn | £bn | £bn | £bn | £bn | £bn |
| Total assets | 56.4 | (44.9) | 11.5 | - | 47.9 | 59.4 |
| Risk weighted assets | 7.7 | 0.3 | 8.0 | - | 31.7 | 39.7 |
| Notable items | | | | | | |
| | | | | | | £m |
| Own credit | | | | | | 430 |
| Provisions for ongoing investigations and litigation including Foreign Exchange | | | | | | (52) |
| Losses on sale relating to the Spanish, Portuguese and Italian businesses | | | | | | (112) |

2014 Head Office

| | Head Office (Published) | Group structure moves | Head Office (excluding notable items) | Notable items | Discontinued operation: Barclays Africa | 2014 as Restated |
|---|----------------------------|-----------------------------|--|------------------|--|---------------------|
| | £m | £m | £m | £m | £m | £m |
| Income statement information | | | | | | |
| Net operating income | 242 | - | 242 | 34 | - | 276 |
| Operating expenses | (67) | (3) | (70) | - | - | (70) |
| UK bank levy | (9) | - | (9) | - | - | (9) |
| Litigation and conduct | (66) | 1 | (65) | - | - | (65) |
| Total operating expenses | (142) | (2) | (144) | - | - | (144) |
| Other net (expenses)/income | (3) | 4 | 1 | 315 | - | 316 |
| Profit before tax | 97 | 2 | 99 | 349 | - | 448 |
| Attributable profit | 112 | 2 | 114 | 260 | - | 374 |
| Balance sheet information | | | | | | |
| | £bn | £bn | £bn | £bn | £bn | £bn |
| Total assets | 49.1 | (41.8) | 7.3 | - | 53.7 | 61.0 |
| Risk weighted assets | 5.6 | (0.5) | 5.1 | - | 36.7 | 41.8 |
| Notable items | | | | | | |
| | | | | | | £m |
| Own credit | | | | | | 34 |
| Losses on sale relating to the Spanish business | | | | | | 315 |

Results by Business

2015 Barclays Non-Core

| | Barclays Non-Core (Published) | Non-Core moves | Head Office moves | Barclays Non-Core (excluding notable items) | Notable items | 2015 as Restated |
|---|-------------------------------------|-------------------|----------------------|---|------------------|---------------------|
| | £m | £m | £m | £m | £m | £m |
| Income statement information | | | | | | |
| Net interest income | 249 | 366 | - | 615 | - | 615 |
| Net trading income | (805) | 99 | - | (706) | - | (706) |
| Net fee, commission and other income | 765 | 310 | - | 1,075 | - | 1,075 |
| Total income | 209 | 775 | - | 984 | - | 984 |
| Net claims and benefits incurred under insurance contracts | (373) | 1 | - | (372) | - | (372) |
| Total income net of insurance claims | (164) | 776 | - | 612 | - | 612 |
| Credit impairment charges and other provisions | (78) | (56) | - | (134) | - | (134) |
| Net operating (expenses)/income | (242) | 720 | - | 478 | - | 478 |
| Operating expenses | (973) | (886) | - | (1,859) | (99) | (1,958) |
| UK bank levy | (78) | (10) | - | (88) | - | (88) |
| Litigation and conduct | (148) | (28) | - | (176) | (324) | (500) |
| Total operating expenses | (1,199) | (924) | - | (2,123) | (423) | (2,546) |
| Other net expenses | (18) | (52) | - | (70) | (465) | (535) |
| Loss before tax | (1,459) | (256) | - | (1,715) | (888) | (2,603) |
| Attributable loss | (1,523) | (188) | - | (1,711) | (707) | (2,418) |
| Balance sheet information | | | | | | |
| | £bn | £bn | £bn | £bn | £bn | £bn |
| Loans and advances to banks and customers at amortised cost ¹ | 45.9 | 5.9 | - | 51.8 | - | 51.8 |
| Derivative financial instrument assets | 210.3 | 3.4 | - | 213.7 | - | 213.7 |
| Derivative financial instrument liabilities | 198.7 | 3.4 | - | 202.1 | - | 202.1 |
| Reverse repurchase agreements and other similar secured lending | 2.4 | 0.7 | - | 3.1 | - | 3.1 |
| Financial assets designated at fair value | 20.1 | 1.3 | - | 21.4 | - | 21.4 |
| Total assets | 303.1 | 16.4 | 6.3 | 325.8 | - | 325.8 |
| Customer deposits ² | 14.9 | 6.0 | - | 20.9 | - | 20.9 |
| Risk weighted assets | 46.6 | 7.7 | - | 54.3 | - | 54.3 |
| Performance measures | | | | | | |
| Average allocated tangible equity (£bn) | 8.9 | | | | | 10.9 |
| Period end allocated tangible equity (£bn) | 7.2 | | | | | 8.5 |
| Notable items | | | | | | |
| | | | | | | £m |
| Provisions for UK customer redress | | | | | | (123) |
| Provisions for ongoing investigations and litigation including Foreign Exchange | | | | | | (201) |
| Impairment of goodwill and other assets relating to businesses being disposed | | | | | | (96) |
| Losses on sale relating to the Spanish, Portuguese and Italian businesses | | | | | | (468) |
| Analysis of total income net of insurance claims | | | | | | |
| | £m | £m | £m | £m | £m | £m |
| Businesses | 613 | 526 | - | 1,139 | - | 1,139 |
| Securities and loans | (481) | 131 | - | (350) | - | (350) |
| Derivatives | (296) | 119 | - | (177) | - | (177) |
| Total income net of insurance claims | (164) | 776 | - | 612 | - | 612 |

1 As at 31 December 2015 loans and advances included £40.4bn of loans and advances to customers (including settlement balances of £0.3bn and cash collateral of £19.0bn), and £11.4bn of loans and advances to banks (including settlement balances of £nil and cash collateral of £10.1bn).

2 As at 31 December 2015 customer deposits included settlement balances of £0.2bn and cash collateral of £12.3bn.

Results by Business

2014 Barclays Non-Core

| | Barclays Non-Core (Published) | Non-Core moves | Head Office moves | Barclays Non-Core (excluding notable items) | Notable items | 2014 as Restated |
|--|-------------------------------------|-------------------|----------------------|---|------------------|---------------------|
| | £m | £m | £m | £m | £m | £m |
| Income statement information | | | | | | |
| Net interest income | 214 | 376 | - | 590 | - | 590 |
| Net trading income | 120 | (710) | - | (590) | - | (590) |
| Net fee, commission and other income | 1,026 | 1,361 | - | 2,387 | (935) | 1,452 |
| Total income | 1,360 | 1,027 | - | 2,387 | (935) | 1,452 |
| Net claims and benefits incurred under insurance contracts | (310) | 1 | - | (309) | - | (309) |
| Total income net of insurance claims | 1,050 | 1,028 | - | 2,078 | (935) | 1,143 |
| Credit impairment charges and other provisions | (168) | (73) | - | (241) | - | (241) |
| Net operating income | 882 | 955 | - | 1,837 | (935) | 902 |
| Operating expenses | (1,722) | (889) | - | (2,611) | - | (2,611) |
| UK bank levy | (91) | (11) | - | (102) | - | (102) |
| Litigation and conduct | (198) | (28) | - | (226) | (75) | (301) |
| Total operating expenses | (2,011) | (928) | - | (2,939) | (75) | (3,014) |
| Other net expenses | (51) | (1) | - | (52) | (761) | (813) |
| Loss before tax | (1,180) | 26 | - | (1,154) | (1,771) | (2,925) |
| Attributable loss | (1,085) | (24) | - | (1,109) | (1,550) | (2,659) |
| Balance sheet information | | | | | | |
| | £bn | £bn | £bn | £bn | £bn | £bn |
| Loans and advances to banks and customers at amortised cost ¹ | 63.9 | 6.8 | - | 70.7 | - | 70.7 |
| Derivative financial instrument assets | 285.4 | 3.5 | - | 288.9 | - | 288.9 |
| Derivative financial instrument liabilities | 277.1 | 3.5 | - | 280.6 | - | 280.6 |
| Reverse repurchase agreements and other similar secured lending | 49.3 | 1.4 | - | 50.7 | - | 50.7 |
| Financial assets designated at fair value | 22.2 | 3.3 | - | 25.5 | - | 25.5 |
| Total assets | 471.5 | 25.1 | 5.8 | 502.4 | - | 502.4 |
| Customer deposits ² | 21.6 | 9.2 | - | 30.8 | - | 30.8 |
| Risk weighted assets | 75.3 | 13.8 | - | 89.1 | - | 89.1 |
| Performance measures | | | | | | |
| Average allocated tangible equity (£bn) | 13.2 | | | | | 15.6 |
| Period end allocated tangible equity (£bn) | 11.0 | | | | | 13.1 |
| Notable items | | | | | | |
| | | | | | | £m |
| Revision of ESHLA valuation methodology | | | | | | (935) |
| Provisions for UK customer redress | | | | | | (75) |
| Losses on sale relating to the Spanish business | | | | | | (761) |
| Analysis of total income net of insurance claims | | | | | | |
| | £m | £m | £m | £m | £m | £m |
| Businesses | 1,101 | 402 | - | 1,503 | - | 1,503 |
| Securities and loans | 117 | 500 | - | 617 | (935) | (318) |
| Derivatives | (168) | 126 | - | (42) | - | (42) |
| Total income net of insurance claims | 1,050 | 1,028 | - | 2,078 | (935) | 1,143 |

1 As at 31 December 2015 loans and advances included £40.5bn of loans and advances to customers (including settlement balances of £1.9bn and cash collateral of £22.1bn), and £11.4bn of loans and advances to banks (including settlement balances of £0.3bn and cash collateral of £11.3bn).

2 As at 31 December 2014 customer deposits included settlement balances of £1.1bn and cash collateral of £11.7bn.

Results by Business

Discontinued Operation: 2015 Barclays Africa

Under IFRS 5 Non-Current Assets Held for Sale and Discontinued Operations, the Barclays Africa business meets the requirements for recognition as a discontinued operation. As such the Barclays Africa 2015 and 2014 results have been presented as two lines on the face of the Group income statement, representing the profit after tax and non-controlling interests in respect of discontinued operations.

| | Africa Banking (Published) £m | Non-Core moves £m | 2015 as Restated £m |
|--|-------------------------------------|----------------------|------------------------|
| Income statement information | | | |
| Net interest income | 2,066 | (116) | 1,950 |
| Net fee, commission and other income | 1,668 | (44) | 1,624 |
| Total income | 3,734 | (160) | 3,574 |
| Net claims and benefits incurred under insurance contracts | (160) | - | (160) |
| Total income net of insurance claims | 3,574 | (160) | 3,414 |
| Credit impairment charges and other provisions | (352) | (1) | (353) |
| Net operating income | 3,222 | (161) | 3,061 |
| Operating expenses | (2,198) | 107 | (2,091) |
| UK bank levy | (52) | 2 | (50) |
| Total operating expenses | (2,250) | 109 | (2,141) |
| Other net income | 7 | - | 7 |
| Profit before tax | 979 | (52) | 927 |
| Profit after tax | 657 | (31) | 626 |
| Attributable profit | 332 | (30) | 302 |
| Balance sheet information | | | |
| | £bn | £bn | £bn |
| Loans and advances to customers at amortised cost | 29.9 | (0.7) | 29.2 |
| Total assets | 49.9 | (2.0) | 47.9 |
| Customer deposits | 30.6 | (1.5) | 29.1 |
| Risk weighted assets | 33.9 | (2.2) | 31.7 |
| Performance measures | | | |
| Return on average tangible equity | 11.7% | | 11.8% |
| Average allocated tangible equity (£bn) | 2.8 | | 2.6 |
| Cost: income ratio | 63% | | 63% |
| Loan loss rate (bps) | 109 | | 112 |
| Loan: deposit ratio | | | 100% |

Results by Business

Discontinued Operation: 2014 Barclays Africa

| | Africa Banking (Published) | Non-Core moves | 2014 as Restated |
|--|-------------------------------|----------------|------------------|
| | £m | £m | £m |
| Income statement information | | | |
| Net interest income | 2,093 | (99) | 1,994 |
| Net fee, commission and other income | 1,741 | (39) | 1,702 |
| Total income | 3,834 | (138) | 3,696 |
| Net claims and benefits incurred under insurance contracts | (170) | - | (170) |
| Total income net of insurance claims | 3,664 | (138) | 3,526 |
| Credit impairment charges and other provisions | (349) | 2 | (347) |
| Net operating income | 3,315 | (136) | 3,179 |
| Operating expenses | (2,295) | 96 | (2,199) |
| UK bank levy | (45) | 1 | (44) |
| Litigation and conduct | (2) | - | (2) |
| Total operating expenses | (2,342) | 97 | (2,245) |
| Other net income | 11 | (1) | 10 |
| Profit before tax | 984 | (40) | 944 |
| Profit after tax | 681 | (27) | 654 |
| Attributable profit | 360 | (26) | 334 |
| Balance sheet information | | | |
| | £bn | £bn | £bn |
| Loans and advances to customers at amortised cost | 35.2 | (0.6) | 34.6 |
| Total assets | 55.5 | (1.8) | 53.7 |
| Customer deposits | 35.0 | (1.4) | 33.6 |
| Risk weighted assets | 38.5 | (1.8) | 36.7 |
| Performance measures | | | |
| Return on average tangible equity | 12.9% | | 13.2% |
| Average allocated tangible equity (£bn) | 2.8 | | 2.5 |
| Cost: income ratio | 64% | | 64% |
| Loan loss rate (bps) | 93 | | 95 |
| Loan: deposit ratio | | | 103% |

Barclays Results by Quarter

Barclays Group

| | Q415 | Q315 | Q215 | Q115 | Q414 | Q314 | Q214 | Q114 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | £m | £m | £m | £m | £m | £m | £m | £m |
| Income statement information | | | | | | | | |
| Total income net of insurance claims | 4,448 | 5,481 | 6,461 | 5,650 | 4,097 | 5,987 | 5,756 | 5,923 |
| Credit impairment charges and other provisions | (554) | (429) | (393) | (386) | (495) | (435) | (439) | (452) |
| Net operating income | 3,894 | 5,052 | 6,068 | 5,264 | 3,602 | 5,552 | 5,317 | 5,471 |
| Operating expenses | (3,547) | (3,552) | (3,557) | (3,067) | (3,696) | (3,653) | (3,762) | (3,848) |
| UK bank levy | (426) | - | - | - | (418) | - | - | - |
| Litigation and conduct | (1,722) | (699) | (927) | (1,039) | (1,089) | (607) | (1,046) | (65) |
| Total operating expenses | (5,695) | (4,251) | (4,484) | (4,106) | (5,203) | (4,260) | (4,808) | (3,913) |
| Other net (expenses)/income | (274) | (182) | (39) | (101) | (82) | (336) | (48) | 21 |
| (Loss)/profit before tax | (2,075) | 619 | 1,545 | 1,057 | (1,683) | 956 | 461 | 1,579 |
| Tax (charge)/credit | (164) | (133) | (324) | (528) | 134 | (507) | (215) | (533) |
| (Loss)/profit after tax in respect of continuing operations | (2,239) | 486 | 1,221 | 529 | (1,549) | 449 | 246 | 1,046 |
| Profit after tax in respect of discontinued operation | 101 | 167 | 162 | 196 | 168 | 171 | 145 | 169 |

Attributable to:

| | | | | | | | | |
|---------------------------------------|---------|-----|-------|-----|---------|-----|-----|-----|
| Ordinary equity holders of the parent | (2,422) | 417 | 1,146 | 465 | (1,679) | 379 | 161 | 965 |
| Other equity holders | 107 | 79 | 79 | 80 | 80 | 80 | 41 | 49 |
| Non-controlling interests | 177 | 157 | 158 | 180 | 218 | 161 | 189 | 201 |

Balance sheet information

| | £bn | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
|----------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Total assets | 1,120.0 | 1,236.5 | 1,196.7 | 1,416.4 | 1,357.9 | 1,365.7 | 1,314.9 | 1,362.1 |
| Risk weighted assets | 358.4 | 381.9 | 376.7 | 395.9 | 401.9 | 412.9 | 411.1 | 436.3 |
| Leverage exposure | 1,027.8 | 1,140.7 | 1,139.3 | 1,254.7 | 1,233.4 | 1,323.9 | 1,353.0 | n/a |

Performance measures

| | | | | | | | | |
|---|---------|------|------|------|---------|------|------|------|
| Return on average tangible shareholders' equity | (20.1%) | 3.6% | 9.8% | 4.0% | (13.8%) | 3.4% | 1.4% | 8.4% |
| Average tangible shareholders' equity (£bn) | 47.8 | 47.6 | 47.2 | 48.1 | 48.3 | 46.8 | 46.7 | 46.4 |
| Cost: income ratio | 128% | 78% | 69% | 73% | 127% | 71% | 84% | 66% |
| Loan loss rate (bps) | 53 | 37 | 35 | 32 | 45 | 39 | 39 | 40 |
| Basic (loss)/earnings per share | (14.4p) | 2.6p | 7.0p | 2.9p | (10.2p) | 2.4p | 1.0p | 6.0p |

Notable items

| | £m | £m | £m | £m | £m | £m | £m | £m |
|---|---------|-------|-------|-------|-------|-------|-------|-----|
| Gains on US Lehman acquisition assets | - | - | 496 | - | - | 461 | - | - |
| Own credit | (175) | 195 | 282 | 128 | (62) | 44 | (67) | 119 |
| Revision of ESHLA valuation methodology | - | - | - | - | (935) | - | - | - |
| Provisions for UK customer redress | (1,450) | (290) | (850) | (182) | (200) | (10) | (900) | - |
| Provisions for ongoing investigations and litigation including Foreign Exchange | (167) | (270) | - | (800) | (750) | (500) | - | - |
| Gain on valuation of a component of the defined retirement benefit liability | - | - | - | 429 | - | - | - | - |
| Impairment of goodwill and other assets relating to businesses being disposed | (96) | - | - | - | - | - | - | - |
| Losses on sale relating to the Spanish, Portuguese and Italian businesses | (261) | (201) | - | (118) | (82) | (364) | - | - |

Performance measures excluding notable items

| | | | | | | | | |
|---|--------|------|------|------|------|------|------|------|
| Return on average tangible shareholders' equity | (1.9%) | 6.7% | 9.1% | 9.0% | 1.7% | 7.1% | 7.5% | 7.6% |
| Basic (loss)/earnings per share | (1.3p) | 4.8p | 6.5p | 6.6p | 1.3p | 5.2p | 5.4p | 5.5p |

Barclays Results by Quarter

Barclays Core

| | Q415 | Q315 | Q215 | Q115 | Q414 | Q314 | Q214 | Q114 |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Income statement information | £m | £m | £m | £m | £m | £m | £m | £m |
| Total income net of insurance claims | 4,516 | 5,265 | 6,219 | 5,428 | 4,791 | 5,368 | 5,216 | 5,245 |
| Credit impairment charges and other provisions | (522) | (388) | (373) | (345) | (481) | (393) | (342) | (364) |
| Net operating income | 3,994 | 4,877 | 5,846 | 5,083 | 4,310 | 4,975 | 4,874 | 4,881 |
| Operating expenses | (2,992) | (3,094) | (3,061) | (2,618) | (3,076) | (3,000) | (3,097) | (3,175) |
| UK bank levy | (338) | - | - | - | (316) | - | - | - |
| Litigation and conduct | (1,634) | (419) | (819) | (1,015) | (1,004) | (507) | (953) | (42) |
| Total operating expenses | (4,964) | (3,513) | (3,880) | (3,633) | (4,396) | (3,507) | (4,050) | (3,217) |
| Other net (expenses)/income | (5) | 13 | 14 | (83) | 6 | 322 | 26 | 14 |
| (Loss)/profit before tax | (975) | 1,377 | 1,980 | 1,367 | (80) | 1,790 | 850 | 1,678 |
| Attributable (loss)/profit | (1,240) | 961 | 1,381 | 620 | (417) | 1,117 | 419 | 1,033 |
| Balance sheet information | £bn | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
| Total assets | 794.2 | 862.0 | 830.5 | 919.4 | 855.5 | 867.9 | 816.5 | 836.8 |
| Risk weighted assets | 304.1 | 316.3 | 308.1 | 318.0 | 312.8 | 318.8 | 309.0 | 315.5 |
| Performance measures | | | | | | | | |
| Return on average tangible equity | (12.8%) | 10.4% | 15.5% | 7.1% | (4.8%) | 14.1% | 5.5% | 14.5% |
| Average tangible equity (£bn) | 38.1 | 37.5 | 35.9 | 35.6 | 34.0 | 32.2 | 30.7 | 28.7 |
| Cost: income ratio | 110% | 67% | 62% | 67% | 92% | 65% | 78% | 61% |
| Loan loss rate (bps) | 57 | 39 | 38 | 35 | 52 | 41 | 37 | 46 |
| Basic (loss)/earnings per share | (7.3p) | 5.8p | 8.4p | 3.8p | (2.5p) | 6.9p | 2.6p | 6.4p |
| Notable items | £m | £m | £m | £m | £m | £m | £m | £m |
| Gains on US Lehman acquisition assets | - | - | 496 | - | - | 461 | - | - |
| Own credit | (175) | 195 | 282 | 128 | (62) | 44 | (67) | 119 |
| Provisions for UK customer redress | (1,392) | (290) | (800) | (167) | (199) | 8 | (844) | - |
| Provisions for ongoing investigations and litigation including Foreign Exchange | (167) | (69) | - | (800) | (750) | (500) | - | - |
| Gain on valuation of a component of the defined retirement benefit liability | - | - | - | 429 | - | - | - | - |
| Losses on sale relating to the Spanish, Portuguese and Italian businesses | (15) | - | - | (97) | - | 315 | - | - |
| Performance measures excluding notable items | | | | | | | | |
| Return on average tangible equity | 6.3% | 11.3% | 14.0% | 13.4% | 7.1% | 11.2% | 13.9% | 13.0% |
| Basic earnings per share contribution | 3.6p | 6.4p | 7.7p | 7.3p | 3.8p | 5.7p | 6.7p | 5.9p |

Barclays Results by Quarter

Barclays Non-Core

| | Q415 | Q315 | Q215 | Q115 | Q414 | Q314 | Q214 | Q114 |
|---|----------------|--------------|--------------|--------------|----------------|--------------|--------------|--------------|
| Income statement information | £m | £m | £m | £m | £m | £m | £m | £m |
| Businesses | 229 | 314 | 292 | 304 | 361 | 379 | 376 | 387 |
| Securities and loans | (195) | (87) | - | (68) | (1,021) | 275 | 172 | 256 |
| Derivatives | (102) | (12) | (49) | (14) | (35) | (35) | (8) | 36 |
| Total income net of insurance claims | (68) | 215 | 243 | 222 | (695) | 619 | 540 | 679 |
| Credit impairment charges and other provisions | (32) | (41) | (20) | (41) | (13) | (42) | (98) | (88) |
| Net operating (expenses)/income | (100) | 174 | 223 | 181 | (708) | 577 | 442 | 591 |
| Operating expenses | (555) | (458) | (496) | (449) | (618) | (654) | (666) | (673) |
| UK bank levy | (88) | - | - | - | (102) | - | - | - |
| Litigation and conduct | (89) | (279) | (108) | (24) | (85) | (100) | (93) | (23) |
| Total operating expenses | (732) | (737) | (604) | (473) | (805) | (754) | (759) | (696) |
| Other net (expenses)/income | (268) | (195) | (54) | (18) | (90) | (657) | (72) | 6 |
| Loss before tax | (1,100) | (758) | (435) | (310) | (1,603) | (834) | (389) | (99) |
| Attributable loss | (1,208) | (628) | (324) | (258) | (1,347) | (819) | (333) | (160) |
| Balance sheet information | £bn | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
| Loans and advances to banks and customers at amortised cost | 51.8 | 57.1 | 60.4 | 73.1 | 70.7 | 72.4 | 83.6 | 90.5 |
| Derivative financial instrument assets | 213.7 | 243.3 | 223.9 | 305.6 | 288.9 | 252.6 | 229.7 | 234.5 |
| Derivative financial instrument liabilities | 202.1 | 235.0 | 216.7 | 299.6 | 280.6 | 243.2 | 217.8 | 223.7 |
| Reverse repurchase agreements and other similar secured lending | 3.1 | 8.5 | 16.7 | 43.7 | 50.7 | 75.3 | 87.8 | 99.5 |
| Financial assets designated at fair value | 21.4 | 22.8 | 22.1 | 25.0 | 25.5 | 27.3 | 24.9 | 24.4 |
| Total assets | 325.8 | 374.5 | 366.2 | 497.0 | 502.4 | 497.8 | 498.4 | 525.2 |
| Customer deposits | 20.9 | 25.8 | 27.9 | 29.9 | 30.8 | 32.2 | 41.1 | 48.1 |
| Risk weighted assets | 54.3 | 65.6 | 68.6 | 77.9 | 89.1 | 94.1 | 102.0 | 120.8 |
| Performance measures | | | | | | | | |
| Average allocated tangible equity (£bn) | 9.7 | 10.2 | 11.3 | 12.4 | 14.3 | 14.7 | 16.0 | 17.7 |
| Period end allocated tangible equity (£bn) | 8.5 | 10.2 | 10.1 | 11.7 | 13.1 | 14.1 | 14.9 | 17.4 |
| Loan loss rate (bps) | 25 | 27 | 13 | 17 | 10 | 27 | 48 | 28 |
| Basic loss per share contribution | (7.2p) | (3.7p) | (1.9p) | (1.5p) | (8.2p) | (5.0p) | (2.0p) | (1.0p) |
| Notable items | | | | | | | | |
| Own credit | - | - | - | - | - | - | - | - |
| Revision of ESHLA valuation methodology | - | - | - | - | (935) | - | - | - |
| Provisions for UK customer redress | (58) | - | (50) | (15) | (1) | (18) | (56) | - |
| Provisions for ongoing investigations and litigation including Foreign Exchange | - | (201) | - | - | - | - | - | - |
| Impairment of goodwill and other assets relating to businesses being disposed | (96) | - | - | - | - | - | - | - |
| Losses on sale relating to the Spanish, Portuguese and Italian business | (246) | (201) | - | (21) | (82) | (679) | - | - |
| Performance measures excluding notable items | | | | | | | | |
| Basic loss per share contribution | (5.1p) | (2.1p) | (1.7p) | (1.3p) | (3.0p) | (1.0p) | (1.8p) | (1.0p) |

Barclays Results by Quarter

Barclays UK

| | Q415 | Q315 | Q215 | Q115 | Q414 | Q314 | Q214 | Q114 |
|--|----------------|----------------|----------------|--------------|----------------|----------------|----------------|----------------|
| Income statement information | £m | £m | £m | £m | £m | £m | £m | £m |
| Total income | 1,834 | 1,874 | 1,804 | 1,831 | 1,882 | 1,898 | 1,834 | 1,822 |
| Credit impairment charges and other provisions | (219) | (154) | (166) | (167) | (264) | (217) | (191) | (229) |
| Net operating income | 1,615 | 1,720 | 1,638 | 1,664 | 1,618 | 1,681 | 1,643 | 1,593 |
| Operating expenses | (920) | (925) | (970) | (649) | (1,041) | (1,048) | (1,000) | (1,019) |
| UK bank levy | (77) | - | - | - | (59) | - | - | - |
| Litigation and conduct | (1,466) | (76) | (801) | (168) | (211) | (32) | (850) | (15) |
| Total operating expenses | (2,463) | (1,001) | (1,771) | (817) | (1,311) | (1,080) | (1,850) | (1,034) |
| Other net income/(expenses) | 1 | 1 | 1 | (3) | (3) | (1) | 1 | 3 |
| (Loss)/profit before tax | (847) | 720 | (132) | 844 | 304 | 600 | (206) | 562 |
| Attributable (loss)/profit | (1,078) | 541 | (174) | 664 | 208 | 442 | (208) | 410 |
| Balance sheet information | £bn | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
| Loans and advances to customers at amortised cost | 166.1 | 166.7 | 166.1 | 166.0 | 165.3 | 164.3 | 163.5 | 162.1 |
| Total assets | 202.5 | 204.1 | 202.2 | 199.6 | 198.0 | 190.9 | 185.6 | 184.6 |
| Customer deposits | 176.8 | 173.4 | 171.6 | 168.7 | 168.3 | 165.9 | 166.8 | 165.7 |
| Risk weighted assets | 69.5 | 71.0 | 71.7 | 72.3 | 69.3 | 71.3 | 69.5 | 69.5 |
| Performance measures | | | | | | | | |
| Return on average tangible equity | (46.5%) | 23.3% | (7.3%) | 28.3% | 9.3% | 19.4% | (9.1%) | 18.3% |
| Average allocated tangible equity (£bn) | 9.2 | 9.3 | 9.4 | 9.4 | 9.2 | 9.2 | 9.0 | 9.0 |
| Cost: income ratio | 134% | 53% | 98% | 45% | 70% | 57% | 101% | 57% |
| Loan loss rate (bps) | 51 | 36 | 40 | 40 | 62 | 51 | 46 | 56 |
| Notable items | £m | £m | £m | £m | £m | £m | £m | £m |
| Provisions for UK customer redress | (1,391) | (73) | (800) | (167) | (199) | (24) | (844) | - |
| Gain on valuation of a component of the defined retirement benefit liability | - | - | - | 296 | - | - | - | - |
| Performance measures excluding notable items | | | | | | | | |
| Return on average tangible equity | 14.8% | 25.8% | 19.9% | 24.0% | 16.2% | 21.0% | 20.2% | 18.3% |

Barclays Results by Quarter

| Analysis of Barclays UK | Q415 | Q315 | Q215 | Q115 | Q414 | Q314 | Q214 | Q114 |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Analysis of total income | £m | £m | £m | £m | £m | £m | £m | £m |
| Personal Banking | 945 | 938 | 905 | 927 | 955 | 968 | 935 | 929 |
| Barclaycard Consumer UK | 505 | 552 | 503 | 505 | 518 | 530 | 519 | 511 |
| Wealth, Entrepreneurs & Business Banking | 384 | 384 | 396 | 399 | 409 | 400 | 380 | 382 |
| Total income | 1,834 | 1,874 | 1,804 | 1,831 | 1,882 | 1,898 | 1,834 | 1,822 |
| Analysis of credit impairment charges and other provisions | | | | | | | | |
| Personal Banking | (39) | (36) | (50) | (69) | (57) | (57) | (40) | (57) |
| Barclaycard Consumer UK | (176) | (111) | (106) | (95) | (185) | (139) | (129) | (138) |
| Wealth, Entrepreneurs & Business Banking | (4) | (7) | (10) | (3) | (22) | (21) | (22) | (34) |
| Total credit impairment charges and other provisions | (219) | (154) | (166) | (167) | (264) | (217) | (191) | (229) |
| Analysis of loans and advances to customers at amortised cost | £bn | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
| Personal Banking | 134.0 | 134.5 | 134.4 | 134.3 | 133.8 | 133.3 | 132.6 | 131.5 |
| Barclaycard Consumer UK | 16.2 | 15.9 | 15.8 | 15.7 | 15.8 | 15.5 | 15.2 | 15.0 |
| Wealth, Entrepreneurs & Business Banking | 15.9 | 16.3 | 15.9 | 16.0 | 15.7 | 15.5 | 15.7 | 15.6 |
| Total loans and advances to customers at amortised cost | 166.1 | 166.7 | 166.1 | 166.0 | 165.3 | 164.3 | 163.5 | 162.1 |
| Analysis of customer deposits | | | | | | | | |
| Personal Banking | 131.0 | 128.4 | 126.7 | 123.4 | 124.5 | 122.2 | 121.1 | 120.0 |
| Barclaycard Consumer UK | - | - | - | - | - | - | - | - |
| Wealth, Entrepreneurs & Business Banking | 45.8 | 45.0 | 44.9 | 45.3 | 43.8 | 43.7 | 45.7 | 45.7 |
| Total customer deposits | 176.8 | 173.4 | 171.6 | 168.7 | 168.3 | 165.9 | 166.8 | 165.7 |

Barclays Results by Quarter

Barclays Corporate & International

| | Q415 | Q315 | Q215 | Q115 | Q414 | Q314 | Q214 | Q114 |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Income statement information | £m | £m | £m | £m | £m | £m | £m | £m |
| Total income | 2,968 | 3,223 | 4,102 | 3,454 | 2,945 | 3,370 | 3,367 | 3,226 |
| Credit impairment charges and other provisions | (303) | (235) | (206) | (178) | (217) | (176) | (151) | (135) |
| Net operating income | 2,665 | 2,988 | 3,896 | 3,276 | 2,728 | 3,194 | 3,216 | 3,091 |
| Operating expenses | (2,007) | (2,059) | (2,027) | (1,936) | (2,014) | (1,943) | (2,068) | (2,145) |
| UK bank levy | (253) | - | - | - | (248) | - | - | - |
| Litigation and conduct | (151) | (302) | (12) | (845) | (786) | (470) | (62) | (15) |
| Total operating expenses | (2,411) | (2,361) | (2,039) | (2,781) | (3,048) | (2,413) | (2,130) | (2,160) |
| Other net income | 8 | 9 | 13 | 15 | 7 | 9 | 24 | 12 |
| Profit/(loss) before tax | 262 | 636 | 1,870 | 510 | (313) | 790 | 1,110 | 943 |
| Attributable (loss)/profit | (24) | 422 | 1,376 | (16) | (673) | 449 | 594 | 556 |
| Balance sheet information | £bn | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
| Loans and advances to banks and customers at amortised cost | 184.1 | 220.3 | 210.5 | 224.7 | 193.6 | 206.5 | 200.6 | 213.1 |
| Trading portfolio assets | 61.9 | 72.8 | 75.3 | 92.7 | 87.3 | 91.5 | 92.8 | 92.8 |
| Derivative financial instrument assets | 111.5 | 133.7 | 116.0 | 172.8 | 149.6 | 128.7 | 101.8 | 97.2 |
| Derivative financial instrument liabilities | 119.0 | 142.0 | 124.8 | 182.3 | 157.3 | 134.6 | 106.7 | 104.0 |
| Reverse repurchase agreements and other similar secured lending | 24.7 | 68.0 | 57.4 | 57.1 | 62.9 | 81.5 | 82.1 | 85.5 |
| Financial assets designated at fair value | 46.8 | 5.6 | 5.6 | 5.2 | 5.7 | 10.9 | 10.9 | 11.5 |
| Total assets | 532.2 | 596.1 | 566.1 | 656.2 | 596.5 | 608.5 | 561.9 | 588.8 |
| Customer deposits | 185.6 | 207.0 | 197.7 | 206.2 | 188.2 | 205.0 | 198.0 | 209.3 |
| Risk weighted assets | 194.8 | 204.0 | 195.4 | 202.6 | 201.7 | 205.9 | 198.7 | 196.7 |
| Performance measures | | | | | | | | |
| Return on average tangible equity | (0.2%) | 7.0% | 22.5% | (0.1%) | (10.4%) | 7.4% | 9.6% | 9.0% |
| Average allocated tangible equity (£bn) | 24.9 | 24.7 | 24.7 | 25.3 | 25.6 | 24.6 | 24.8 | 24.8 |
| Cost: income ratio | 81% | 73% | 50% | 81% | 103% | 72% | 63% | 67% |
| Loan loss rate (bps) | 65 | 42 | 38 | 32 | 44 | 34 | 30 | 36 |
| Notable items | £m | £m | £m | £m | £m | £m | £m | £m |
| Gains on US Lehman acquisition assets | - | - | 496 | - | - | 461 | - | - |
| Provisions for UK customer redress | - | (218) | - | - | - | 32 | - | - |
| Provisions for ongoing investigations and litigation including Foreign Exchange | (145) | (39) | - | (800) | (750) | (500) | - | - |
| Gain on a component of the defined retirement benefit liability | - | - | - | 133 | - | - | - | - |
| Performance measures excluding notable items | | | | | | | | |
| Return on average tangible equity | 3.5% | 9.6% | 13.9% | 10.9% | 1.9% | 7.8% | 9.6% | 9.0% |

Barclays Results by Quarter

Analysis of Barclays Corporate & International

| Corporate and Investment Bank | Q415 | Q315 | Q215 | Q115 | Q414 | Q314 | Q214 | Q114 |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Income statement information | £m | £m | £m | £m | £m | £m | £m | £m |
| Analysis of total income | | | | | | | | |
| Credit | 195 | 191 | 218 | 220 | 117 | 189 | 221 | 265 |
| Equities | 319 | 416 | 588 | 589 | 418 | 370 | 597 | 571 |
| Macro | 382 | 487 | 582 | 657 | 436 | 472 | 510 | 532 |
| Markets | 896 | 1,094 | 1,388 | 1,466 | 971 | 1,031 | 1,328 | 1,368 |
| Banking fees | 458 | 501 | 580 | 548 | 529 | 420 | 658 | 508 |
| Corporate lending | 312 | 377 | 387 | 285 | 334 | 334 | 288 | 312 |
| Transactional banking | 415 | 419 | 416 | 413 | 404 | 420 | 385 | 385 |
| Banking | 1,185 | 1,297 | 1,383 | 1,246 | 1,267 | 1,174 | 1,331 | 1,205 |
| Other | 16 | (17) | 495 | 1 | (4) | 460 | 20 | - |
| Total income | 2,097 | 2,374 | 3,266 | 2,713 | 2,234 | 2,665 | 2,679 | 2,573 |
| Credit impairment (charges)/releases and other provisions | (83) | (75) | (42) | 1 | (26) | (24) | (13) | (24) |
| Total operating expenses | (1,962) | (1,940) | (1,605) | (2,422) | (2,614) | (2,036) | (1,791) | (1,838) |
| Profit/(loss) before tax | 52 | 358 | 1,620 | 292 | (408) | 606 | 876 | 713 |

Performance measures

| | | | | | | | | |
|---|--------|------|-------|--------|---------|------|------|------|
| Return on average tangible equity | (2.5%) | 4.5% | 22.3% | (2.5%) | (12.8%) | 6.1% | 7.7% | 7.1% |
| Average allocated tangible equity (£bn) | 21.8 | 21.7 | 21.7 | 22.3 | 22.5 | 21.6 | 21.9 | 21.9 |

Performance measures excluding notable items

| | | | | | | | | |
|-----------------------------------|------|------|-------|-------|------|------|------|------|
| Return on average tangible equity | 1.8% | 7.5% | 12.6% | 10.7% | 1.2% | 6.5% | 7.7% | 7.1% |
|-----------------------------------|------|------|-------|-------|------|------|------|------|

Consumer, Cards & Payments

| Income statement information | £m | £m | £m | £m | £m | £m | £m | £m |
|--|------------|------------|------------|------------|------------|------------|------------|------------|
| Total income | 871 | 849 | 836 | 741 | 711 | 705 | 688 | 653 |
| Credit impairment charges and other provisions | (219) | (160) | (165) | (179) | (190) | (153) | (138) | (111) |
| Total operating expenses | (449) | (421) | (434) | (359) | (434) | (377) | (339) | (322) |
| Profit before tax | 210 | 278 | 250 | 218 | 93 | 185 | 235 | 230 |

Balance sheet information

| | £bn | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
|---|------|------|------|------|------|------|------|------|
| Loans and advances to banks and customers at amortised cost | 32.1 | 30.6 | 29.6 | 29.8 | 29.7 | 28.4 | 27.0 | 26.4 |
| Customer deposits | 41.8 | 39.8 | 38.4 | 40.1 | 37.9 | 37.1 | 33.1 | 33.7 |

Performance measures

| | | | | | | | | |
|-----------------------------------|-------|-------|-------|-------|------|-------|-------|-------|
| Return on average tangible equity | 15.3% | 24.7% | 23.4% | 17.5% | 6.6% | 17.3% | 24.4% | 23.8% |
|-----------------------------------|-------|-------|-------|-------|------|-------|-------|-------|

Performance measures excluding notable items

| | | | | | | | | |
|-----------------------------------|-------|-------|-------|-------|------|-------|-------|-------|
| Return on average tangible equity | 15.7% | 24.7% | 23.4% | 11.8% | 6.6% | 17.3% | 24.4% | 23.8% |
|-----------------------------------|-------|-------|-------|-------|------|-------|-------|-------|

Barclays Results by Quarter

Head Office

| | Q415 | Q315 | Q215 | Q115 | Q414 | Q314 | Q214 | Q114 |
|---|--------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | £m | £m | £m | £m | £m | £m | £m | £m |
| Income statement information | | | | | | | | |
| Total income | (285) | 169 | 312 | 142 | (36) | 100 | 15 | 197 |
| Credit impairment releases/(charges) and other provisions | - | 1 | (1) | - | - | - | - | - |
| Net operating (expenses)/income | (285) | 170 | 311 | 142 | (36) | 100 | 15 | 197 |
| Operating expenses | (64) | (110) | (64) | (34) | (21) | (10) | (28) | (11) |
| UK bank levy | (8) | - | - | - | (9) | - | - | - |
| Litigation and conduct | (17) | (42) | (6) | (1) | (7) | (4) | (42) | (12) |
| Total operating expenses | (89) | (152) | (70) | (35) | (37) | (14) | (70) | (23) |
| Other net (expenses)/income | (14) | 2 | 1 | (95) | 3 | 314 | - | (1) |
| (Loss)/profit before tax | (388) | 20 | 242 | 12 | (70) | 400 | (55) | 173 |
| Attributable (loss)/profit | (140) | (1) | 180 | (28) | 47 | 226 | 33 | 68 |
| Balance sheet information | £bn | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
| Total assets ¹ | 59.4 | 61.8 | 62.2 | 63.6 | 61.0 | 68.5 | 69.0 | 63.4 |
| Risk weighted assets ¹ | 39.7 | 41.3 | 41.0 | 43.1 | 41.8 | 41.6 | 40.9 | 49.3 |
| Notable items | £m | £m | £m | £m | £m | £m | £m | £m |
| Own credit | (175) | 195 | 282 | 128 | (62) | 44 | (67) | 119 |
| Provisions for ongoing investigations and litigation including Foreign Exchange | (23) | (29) | - | - | - | - | - | - |
| Losses on sale relating to the Spanish, Portuguese and Italian businesses | (15) | - | - | (97) | - | 315 | - | - |

¹ Includes Barclays Africa.

Barclays Results by Quarter

Barclays Africa

| | Q415 | Q315 | Q215 | Q115 | Q414 | Q314 | Q214 | Q114 |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Income statement information | £m | £m | £m | £m | £m | £m | £m | £m |
| Total income net of insurance claims | 814 | 822 | 870 | 908 | 925 | 895 | 860 | 846 |
| Credit impairment charges and other provisions | (93) | (66) | (103) | (91) | (79) | (74) | (99) | (95) |
| Net operating income | 721 | 756 | 767 | 817 | 846 | 821 | 761 | 751 |
| Operating expenses | (501) | (515) | (536) | (539) | (585) | (557) | (534) | (523) |
| UK bank levy | (50) | - | - | - | (44) | - | - | - |
| Litigation and conduct | - | - | - | - | (1) | (1) | - | - |
| Total operating expenses | (551) | (515) | (536) | (539) | (630) | (558) | (534) | (523) |
| Other net income | 3 | 1 | 1 | 2 | 2 | 1 | 2 | 5 |
| Profit before tax | 173 | 242 | 232 | 280 | 218 | 264 | 229 | 233 |
| Profit after tax | 101 | 168 | 161 | 196 | 167 | 171 | 147 | 169 |
| Attributable profit | 25 | 85 | 88 | 104 | 85 | 82 | 75 | 92 |
| Balance sheet information | £bn | £bn | £bn | £bn | £bn | £bn | £bn | £bn |
| Loans and advances to customers at amortised cost | 29.2 | 31.0 | 33.2 | 35.1 | 34.6 | 34.0 | 33.2 | 34.4 |
| Total assets | 47.9 | 50.2 | 52.2 | 55.9 | 53.7 | 52.9 | 50.8 | 52.4 |
| Customer deposits | 29.1 | 30.3 | 33.1 | 33.6 | 33.6 | 32.1 | 32.0 | 32.7 |
| Risk weighted assets | 31.7 | 33.8 | 34.4 | 37.3 | 36.7 | 36.2 | 34.9 | 34.9 |
| Performance measures | | | | | | | | |
| Return on average tangible equity | 4.1% | 14.0% | 13.5% | 14.9% | 12.6% | 13.0% | 12.0% | 15.1% |
| Average allocated tangible equity (£bn) | 2.4 | 2.4 | 2.6 | 2.8 | 2.7 | 2.5 | 2.5 | 2.4 |
| Cost: income ratio | 68% | 63% | 62% | 59% | 68% | 62% | 62% | 62% |
| Loan loss rate (bps) | 115 | 78 | 115 | 97 | 85 | 81 | 113 | 106 |

Performance Management

Returns and equity by business

| | Year ended 31.12.15 | Year ended 31.12.14 |
|--|--------------------------------|--------------------------------|
| | £m | £m |
| Profit/(loss) attributable to ordinary equity holders of the parent¹ | | |
| Barclays UK | (33) | 869 |
| Barclays Corporate & International Head Office | 1,800 | 949 |
| | 11 | 373 |
| Barclays Core | 1,778 | 2,191 |
| Barclays Non-Core impact | (2,405) | (2,645) |
| Barclays Group (including Barclays Africa discontinued operation) | (324) | (120) |
| | Year ended 31.12.15 | Year ended 31.12.14 |
| | £bn | £bn |
| Average allocated tangible equity | | |
| Barclays UK | 9.3 | 9.1 |
| Barclays Corporate & International Head Office ² | 24.9 | 25.0 |
| | 2.6 | (2.7) |
| Barclays Core | 36.8 | 31.4 |
| Barclays Non-Core | 10.9 | 15.6 |
| Barclays Group | 47.7 | 47.0 |
| | As at 31.12.15 | As at 31.12.14 |
| | £bn | £bn |
| Period end allocated tangible equity | | |
| Barclays UK | 9.0 | 9.1 |
| Barclays Corporate & International Head Office ² | 23.8 | 24.7 |
| | 5.0 | 0.2 |
| Barclays Core | 37.8 | 34.0 |
| Barclays Non-Core | 8.5 | 13.1 |
| Barclays Group | 46.3 | 47.1 |
| | Year ended 31.12.15 | Year ended 31.12.14 |
| | % | % |
| Return on average tangible equity | | |
| Barclays UK | (0.3) | 9.5 |
| Barclays Corporate & International | 7.2 | 3.8 |
| Barclays Core | 4.8 | 7.0 |
| Barclays Group | (0.7) | (0.3) |

1 Profit for the period attributable to ordinary equity holders of the parent includes the tax credit recorded in reserves in respect of interest payments on other equity instruments.

2 Based on risk weighted assets and capital deductions in the Head Office plus the residual balance of average tangible ordinary shareholders' equity.