

BARCLAYS PLC  
Form 6-K  
October 26, 2017

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

October 26, 2017

Barclays PLC and  
Barclays Bank PLC  
(Names of Registrants)

1 Churchill Place  
London E14 5HP  
England  
(Address of Principal Executive Offices)

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

Form 20-F  Form 40-F

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

Yes  No

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

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

This Report comprises:

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

EXHIBIT INDEX

3rd 2017 Quarter Results dated 26 October 2017

SIGNATURES

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

BARCLAYS PLC  
(Registrant)

Date: October 26, 2017

By: /s/ Garth Wright

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Garth Wright  
Assistant Secretary

BARCLAYS BANK PLC  
(Registrant)

Date: October 26, 2017

By: /s/ Garth Wright

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Garth Wright  
Assistant Secretary

Barclays PLC

Q3 2017 Results Announcement

30 September 2017

Performance Highlights

Transatlantic Consumer and Wholesale Bank with Global Reach

Improved Group profit before tax, reduced cost: income ratio and strong CET1 ratio accretion in the nine months ended 30 September 2017

Key strategic milestones achieved with the closure of Non-Core and sell down in Africa

|                             |   |
|-----------------------------|---|
| Returns:                    | Group Return on Tangible Equity (RoTE) of (1.4%) for Q317 YTD (Q316 YTD: 4.4%)<br>Group RoTE was 7.1% excluding a loss on the sale of 33.7% of Barclays Africa Group Limited's (BAGL) issued share capital of £1.4bn, an impairment of Barclays' holding in BAGL of £1.1bn and charges for Payment Protection Insurance (PPI) of £700m<br>Targeting Group RoTE, excluding litigation and conduct, above 10% in 2020 and above 9% in 2019, based on a Group Common Equity Tier 1 (CET1) ratio of c.13% |
| Cost efficiency:            | Group cost: income ratio of 69% (Q316 YTD: 73%), included charges for PPI of £700m (Q316 YTD: £1,000m)<br>Guidance for Group operating expenses, excluding litigation and conduct, of £14.2bn-£14.3bn in 2017 and £13.6bn-£13.9bn in 2019   |
| Common Equity Tier 1 ratio: | CET1 ratio was 13.1% (December 2016: 12.4%), within the end-state target range, driven by organic capital generation from continuing operations and the benefit of the proportional consolidation of BAGL, partially offset by adverse movements in reserves  |

Group profit before tax increased 19% to £3,448m driven by a £932m reduction in operating expenses, primarily reflecting lower litigation and conduct and Non-Core costs. Income reduced £405m due to the non-recurrence of the £615m gain on disposal of Barclays' share of Visa Europe Limited in 2016

Barclays UK RoTE of 9.4% (Q316 YTD: 6.9%), with a 12% increase in profit before tax to £1,295m driven by reduced impairment and a lower cost: income ratio of 66% (Q316 YTD: 67%), including lower charges for PPI of £700m (Q316 YTD: £1,000m). Net interest income remained in line at £4,546m (Q316 YTD: £4,546m)

Barclays International RoTE of 10.0% (Q316 YTD: 12.9%) on profit before tax of £3,269m (Q316 YTD: £3,838m). Income decreased 3%, with an increase in Consumer, Cards and Payments more than offset by a decrease in the Corporate and Investment Bank (CIB), largely as a result of weak market conditions in Q317, while operating expenses increased 4% and credit impairment increased 21%

Group attributable loss of £628m (Q316 YTD: profit of £1,524m) included a loss after tax in respect of the discontinued operation of £2,195m reflecting an impairment of Barclays' holding in BAGL of £1,090m and a loss on the sale of 33.7% of BAGL's issued share capital of £1,435m, primarily due to recycling of currency translation reserve losses to the income statement

Group basic loss per share of 3.0p (Q316 YTD: earnings per share of 9.6p). Excluding the loss on the sale of 33.7% of BAGL's issued share capital, the impairment of Barclays' holding in BAGL and charges for PPI of £700m, earnings per share was 15.5p

Tangible net asset value per share decreased to 281p (December 2016: 290p) as profit from continuing operations was offset by decreases across reserves

James E Staley, Group Chief Executive Officer, said:

"The third quarter of 2017 was particularly significant for Barclays as it was the first for many years in which we have not been in some state of restructuring.

Having closed the Non-Core unit, and sold our controlling interest in Barclays Africa in June, we now have the end state Transatlantic Consumer and Wholesale Bank - in Barclays UK and Barclays International - which we set out to build in March of 2016.

With Returns on Tangible Equity of 9.4% and 10.0% respectively, both Barclays UK and Barclays International have contributed to a Group profit before tax for the first nine months of the year which is up 19% to £3,448m. The Group's RoTE, excluding the impact of the sale of our stake in Barclays Africa Group, as well as charges taken for Payment Protection Insurance earlier in the year, was 7.1%.

The third quarter was clearly a difficult one for our Markets business within BI. A lack of volume and volatility in FICC hit Markets revenues hard across the industry, and we were no exception to this trend. We did however see an improvement in profitability in BUK, and a good underlying return from our Consumer, Cards and Payments business, which partially offset the under-performance in Markets.

The completion of our restructuring, and the strength of our capital base today - with our CET1 ratio standing at 13.3% pro forma after BAGL regulatory deconsolidation - means we can now turn our full attention towards what matters most to our shareholders: improving Group returns.

We now have high confidence in our capacity to assert when Barclays will start to deliver the economic performance which we know this Group is capable of, and therefore today we are announcing new targets for 2019 and 2020 for Barclays.

First, we have set a target of achieving a Group RoTE of greater than 9% in 2019.

Second, we have stated that we will improve that Group RoTE again in 2020, to be greater than 10%.

Third, we have set a firm target range for costs in 2019 to be between 13.6 and 13.9 billion pounds, excluding litigation and conduct charges, and depending on proactive investment choices we make in that year.

The returns targets are based on an assumption of running the business within our end state capital range of around 13% CET1.

Our experience over the past couple of years, and the multiple opportunities for revenue growth within our diversified Group, confirms for us that these targets are attainable. We have strong plans in place to achieve them, including self-funded investment to realise further efficiencies and to grow revenue.

Whilst working to put our remaining conduct issues behind us, we remain focused as a management team on being in a position to distribute the returns that these plans will generate, on a sustainable basis, to shareholders. Accordingly, at the full year results announcement early next year we will provide an updated capital management policy for the

Group."

James E Staley  
Group Chief Executive Officer

Barclays Group results  
for the nine months ended

|  | 30.09.17 | 30.09.16 |          |
|--|----------|----------|----------|
|  | £m       | £m       | % Change |
| Total income   | 16,054   | 16,459   | (2)      |
| Credit impairment charges and other provisions                               | (1,763)  | (1,720)  | (3)      |
| Net operating income   | 14,291   | 14,739   | (3)      |
| Operating expenses excluding litigation and conduct                          | (10,263) | (10,753) | 5        |
| Litigation and conduct   | (824)    | (1,266)  | 35       |
| Operating expenses   | (11,087) | (12,019) | 8        |
| Other net income   | 244      | 180      | 36       |
| Profit before tax  | 3,448    | 2,900    | 19       |
| Tax charge   | (1,102)  | (1,043)  | (6)      |
| Profit after tax in respect of continuing operations                         | 2,346    | 1,857    | 26       |
| (Loss)/profit after tax in respect of discontinued operation                 | (2,195)  | 520      |          |
| Non-controlling interests in respect of continuing operations                | (181)    | (255)    | 29       |
| Non-controlling interests in respect of discontinued operation               | (140)    | (280)    | 50       |
| Other equity holders <sup>1</sup>  | (458)    | (318)    | (44)     |
| Attributable (loss)/profit   | (628)    | 1,524    |          |
| Performance measures   |          |          |          |
| Return on average tangible shareholders' equity <sup>1</sup>                 | (1.4%)   | 4.4%     |          |
| Average tangible shareholders' equity (£bn)                                  | 49       | 49       |          |
| Cost: income ratio   | 69%      | 73%      |          |
| Loan loss rate (bps)   | 55       | 48       |          |
| Basic (loss)/earnings per share <sup>1</sup>                                 | (3.0p)   | 9.6p     |          |
| Basic earnings per share in respect of continuing operations <sup>1</sup>    | 10.8p    | 8.1p     |          |
| Dividend per share   | 1.0p     | 1.0p     |          |
|  | As at    | As at    | As at    |
| Balance sheet and capital management   | 30.09.17 | 30.06.17 | 31.12.16 |
| Tangible net asset value per share   | 281p     | 284p     | 290p     |
| Common equity tier 1 ratio   | 13.1%    | 13.1%    | 12.4%    |
| Common equity tier 1 capital (£bn)   | 42.3     | 42.8     | 45.2     |
| Risk weighted assets (£bn)   | 324      | 327      | 366      |
| UK leverage ratio (quarterly month end average) <sup>2</sup>                 | 4.9%     | 4.8%     | 4.5%     |
| Fully loaded tier 1 capital (quarterly month end average) <sup>2</sup> (£bn) | 51.2     | 52.1     | 51.6     |
| UK leverage exposure (quarterly month end average) <sup>2</sup> (£bn)        | 1,035    | 1,092    | 1,137    |
| Funding and liquidity  |          |          |          |
| Group liquidity pool (£bn)   | 216      | 201      | 165      |
| CRD IV liquidity coverage ratio  | 157%     | 149%     | 131%     |
| Loan: deposit ratio <sup>3</sup>   | 82%      | 85%      | 89%      |

1 The profit after tax attributable to other equity holders of £458m (Q316 YTD: £318m) is offset by a tax credit recorded in reserves of £125m (Q316 YTD: £89m). The net amount of £333m (Q316 YTD: £229m), along with non-controlling interests (NCI) is deducted from profit after tax in order to calculate earnings per share and return on average tangible shareholders' equity.

2 The UK leverage ratio uses capital and exposure measures based on the average of the last day of each month in the quarter; additionally the average exposure measure excludes qualifying central bank claims.

Loan: deposit ratio excludes Head Office and investment banking balances other than interest earning lending.

3 Comparatives have been restated to include interest earning lending balances within the investment banking business.

## Group Finance Director's Review

Performance in the nine months ended 30 September 2017 was encouraging, with increased profit before tax, a reduced cost: income ratio and strong capital progression. Significant progress was made on strategic objectives with the closure of Non-Core and the sale of a stake in, and consequent accounting deconsolidation of, BAGL. Given the closure of Non-Core on 1 July 2017, Group results for the nine months ended 30 September 2017 include a Non-Core loss before tax for the six months ended 30 June 2017 of £647m, with residual Non-Core assets and liabilities reintegrated into, and associated financial performance subsequently reported in, Barclays UK, Barclays International and Head Office. Focus on our core businesses provides a firm platform on which to build, as we progress towards delivering the Group's financial targets.

## Group performance

Profit before tax increased 19% to £3,448m driven by an 8% reduction in operating expenses, partially offset by a 2% decrease in income. Group results for the nine months ended 30 September 2017 were impacted by the 8% appreciation of average USD and EUR against GBP compared to the prior year, which positively impacted income and adversely affected impairment and operating expenses

Total income decreased £405m to £16,054m, impacted by the non-recurrence of the £615m gain on disposal of Barclays' share of Visa Europe Limited in 2016. A 3% reduction in total income in both Barclays UK and Barclays International, and lower income in Head Office was partially offset by lower Non-Core negative income  
Credit impairment charges increased £43m to £1,763m as lower impairment in Barclays UK was more than offset by increased impairment in Barclays International. Results included a charge of £168m in Q317 relating to deferred consideration from a Q117 asset sale in US Cards, and the non-recurrence of a £320m charge in 2016 following the management review of the UK and US cards portfolio impairment modelling. The Group loan loss rate increased 7bps to 55bps

Operating expenses decreased 8% to £11,087m reflecting lower Non-Core costs and a 5% reduction in Barclays UK, partially offset by a 4% increase in Barclays International. The Group's cost: income ratio of 69% (Q316 YTD: 73%) included charges for PPI of £700m (Q316 YTD: £1,000m)

Loss after tax in respect of the Africa Banking discontinued operation of £2,195m in H117 included a £1,090m impairment of Barclays' holding in BAGL and a £1,435m loss on the sale of 33.7% of BAGL's issued share capital, primarily due to recycling of currency translation reserve losses to the income statement on accounting deconsolidation

RoTE was (1.4%) (Q316 YTD: 4.4%) and basic loss per share was 3.0p (Q316 YTD: earnings per share of 9.6p). Excluding the impact of the loss on the sale of 33.7% of BAGL's issued share capital, the impairment of Barclays' holding in BAGL and charges for PPI, RoTE was 7.1% and earnings per share was 15.5p

## Barclays UK

RoTE improved to 9.4% (Q316 YTD: 6.9%) with a 12% increase in profit before tax to £1,295m

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Total income decreased 3% to £5,513m, of which £151m reflected the non-recurrence of the gain on disposal of Barclays' share of Visa Europe Limited in 2016

- Personal Banking income decreased 5% to £2,803m due to the non-recurrence of the gain on disposal of Barclays' share of Visa Europe Limited and the impact of the UK base rate reduction in 2016, partially offset by deposit pricing initiatives and balance growth

- Barclaycard Consumer UK income increased 1% to £1,532m reflecting improved margins

- Wealth, Entrepreneurs & Business Banking (WEBB) income decreased 3% to £1,178m due to the non-recurrence of the gain on disposal of Barclays' share of Visa Europe Limited, partially offset by deposit pricing initiatives and balance growth

- Net interest income remained in line at £4,546m (Q316 YTD: £4,546m) due to deposit pricing initiatives and balance growth, offset by the impact of the UK base rate reduction in 2016. Net interest margin decreased 8bps to 3.55% reflecting the integration of the Education, Social Housing and Local Authority (ESHLA) portfolio from Non-Core in Q317

Credit impairment charges decreased 16% to £599m principally reflecting the non-recurrence of a £200m charge in 2016 following the management review of the cards portfolio impairment modelling, partially offset by higher charges in Personal Banking. Underlying delinquency trends improved with 30 day and 90 day arrears rates in UK cards of 1.8% (Q316: 2.0%) and 0.9% (Q316: 1.0%) respectively

Total operating expenses decreased 5% to £3,619m due to lower charges for PPI of £700m (Q316 YTD: £1,000m) and cost efficiencies, partially offset by the costs of setting up the ring-fenced bank and increased investment in cyber resilience and technology

Total assets increased to £230.4bn (December 2016: £209.6bn) reflecting the integration of the ESHLA portfolio of c.£18bn from Non-Core on 1 July 2017 and growth in mortgages

### Barclays International

RoTE decreased to 10.0% (Q316 YTD: 12.9%) as profit before tax decreased 15% to £3,269m reflecting a 3% decrease in income and a 4% increase in total operating expenses. Consumer, Cards and Payments RoTE was 19.3% (Q316 YTD: 38.3%) and CIB RoTE was 8.4% (Q316 YTD: 8.7%). Results were impacted by the appreciation of average USD and EUR against GBP compared to the prior year, which positively impacted income and adversely affected impairment and operating expenses

Total income decreased 3% to £11,063m as CIB income reduced 5% to £7,626m, largely as a result of weak market conditions in Q317 and the non-recurrence of treasury gains in the prior year, while Consumer, Cards and Payments income increased 1% to £3,437m

- Markets income decreased 14% to £3,535m reflecting a 27% reduction in Macro income to £1,314m, due to lower market volatility and the impact of exiting energy-related commodities, as well as an 8% reduction in Equities income to £1,267m driven by lower equity derivatives revenue, partially offset by improved performance in cash equities and equity financing. Continued momentum in Credit income resulted in a 3% increase to £954m

- Banking income increased 4% to £4,052 driven by a 15% increase in Banking fees to £2,007m, due to higher debt underwriting, equity underwriting and advisory fees, with increased fee share in debt and equity underwriting.

- Corporate lending reduced 8% to £824m primarily due to lower balances and work-out gains. Transactional banking declined 3% to £1,221m as margin compression, due to the low base rate environment, and the non-recurrence of treasury gains in the prior year were partially offset by higher deposit balances

- Consumer, Cards and Payments income increased 1% to £3,437m driven by continued business growth, a gain of £192m relating to an asset sale in US Cards and a valuation gain on Barclays' preference shares in Visa Inc. of £74m, partially offset by the non-recurrence of the £464m gain on the disposal of Barclays' share of Visa Europe Limited in 2016

Credit impairment charges increased 21% to £1,120m

- CIB impairment charges decreased 49% to £86m primarily due to the non-recurrence of oil and gas single name charges

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Consumer, Cards and Payments credit impairment charges increased 36% to £1,034m due to a £168m charge in Q317 relating to deferred consideration from the Q117 asset sale in US Cards, an increase in underlying delinquency trends in US Cards and business growth. This was partially offset by the non-recurrence of a £120m charge in 2016 following the management review of the cards portfolio impairment modelling. 30 day and 90 day arrears rates within US Cards were broadly stable at 2.4% (Q316: 2.4%) and 1.2% (Q316: 1.1%) respectively, including a benefit from a change in portfolio mix following the Q117 asset sale

Operating expenses increased 4% to £6,907m

CIB operating expenses were in line at £5,358m (Q316 YTD: £5,337m) as the impact of the change in compensation awards introduced in Q416 and higher structural reform programme costs were offset by a reduction in restructuring charges and cost efficiencies

Consumer, Cards and Payments operating expenses increased 17% to £1,549m reflecting continued business growth and investment, primarily within the US Cards and merchant acquiring businesses

Total assets increased to £867.1bn (December 2016: £648.5bn) driven by the integration of c.£200bn of assets, and c.£9bn of associated risk weighted assets (RWAs), from Non-Core on 1 July 2017, principally relating to derivatives. In addition, increases in financial assets designated at fair value and trading portfolio assets were partially offset by a reduction in derivative mark-to-market as a result of increased forward rates

### Head Office

Loss before tax increased to £469m (Q316 YTD: £95m)

Income reduced £104m to £8m primarily reflecting lower net income from treasury operations, partially offset by the impact of the early adoption of the own credit provisions of IFRS 9. Own credit, which was previously recorded in the income statement (Q316 YTD: £80m expense), is now recognised within other comprehensive income

Total operating expenses of £277m (Q316 YTD: £176m) included costs in Q317 associated with reintegrated Non-Core assets and businesses

Other net expenses increased to £186m (Q316 YTD: £31m) driven by an expense of £180m on the recycling of the currency translation reserve to the income statement on the sale of Barclays Bank Egypt

Total assets reduced to £51.7bn (December 2016: £75.2bn) primarily due to the accounting deconsolidation of BAGL, which accounted for £65bn of total assets on deconsolidation from the Barclays Group. This was partially offset by an increase in the liquidity pool and the integration of Non-Core assets on 1 July 2017, of which c.£9bn related to Italian mortgages

### Barclays Non-Core

Non-Core was closed on 1 July 2017, with the residual assets and liabilities reintegrated into Barclays UK, Barclays International and Head Office

Reflected in the Group's results for the nine months ended 30 September 2017 was a Non-Core loss before tax for the six months ended 30 June 2017 of £647m (Q316 YTD: £1,998m)

### Group capital and leverage

The fully loaded CET1 ratio increased to 13.1% (December 2016: 12.4%) driven by organic capital generation and the benefit of the proportional consolidation of BAGL, partially offset by adverse movements in reserves. RWAs decreased £41.4bn to £324.3bn and CET1 capital decreased £2.9bn to £42.3bn

Profits relating to continuing operations were more than offset by decreases in other qualifying reserves as a result of the redemption of USD preference shares, the payment of pension deficit reduction contributions and dividends paid and foreseen

CET1 capital further decreased by £1.8bn as a result of BAGL minority interest no longer being included as a result of the proportional consolidation of BAGL following the sell down of the Barclays' holding. Losses in

respect of the discontinued operation due to the impairment of Barclays' holding in BAGL allocated to goodwill and the recycling of the BAGL currency translation reserve losses to the income statement had no impact on CET1 capital

- The decrease in RWAs principally reflected the £28.5bn reduction as a result of the proportional consolidation of BAGL, as well as reductions in Non-Core

The average UK leverage ratio increased to 4.9% (December 2016: 4.5%) driven by a decrease in the average UK leverage exposure to £1,035bn (December 2016: £1,137bn) primarily as a result of the proportional consolidation of BAGL, offset by a decrease in the average fully loaded Tier 1 capital to £51.2bn (December 2016: £51.6bn)

Tangible net asset value per share decreased to 281p (December 2016: 290p) primarily due to profit after tax from continuing operations being more than offset by the reduction in the cash flow hedging reserve, dividends paid and the redemption of USD preference shares

#### Group funding and liquidity

The Group continued to maintain surpluses to its internal and regulatory requirements as at 30 September 2017. The liquidity pool increased to £216bn (December 2016: £165bn). The increase in the liquidity pool was driven by deposit growth, higher money market balances, drawdown from the Bank of England Term Funding Scheme and a net increase in the minimum requirement for own funds and eligible liabilities (MREL) issuance. The liquidity coverage ratio (LCR) increased to 157% (December 2016: 131%), equivalent to a surplus of £78bn (December 2016: £39bn) to 100%

Wholesale funding outstanding excluding repurchase agreements was £172bn (December 2016: £158bn). The Group balance sheet included £10bn equivalent of capital and term senior unsecured debt from Barclays PLC (HoldCo) issued and settled as at 30 September 2017 of which £4.7bn was in public senior unsecured debt, and £5.3bn in capital instruments. In the same period, £4.7bn of Barclays Bank PLC (OpCo) capital and senior public term instruments either matured or were redeemed, including the \$1.375bn 7.1% Series 3 USD preference shares

#### Other matters

On 1 June 2017, Barclays sold 286 million ordinary shares of BAGL, representing 33.7% of BAGL's issued share capital. The sale resulted in the accounting deconsolidation of BAGL from the Barclays Group. Following the sale, BAGL is accounted for as an Available for Sale (AFS) asset in Barclays' financial statements and is no longer reported as a discontinued operation. The contribution of a further 1.5% of BAGL's ordinary shares to a Black Economic Empowerment scheme in Q317 resulted in Barclays accounting for 126 million ordinary shares in BAGL at 30 September 2017, representing 14.9% of BAGL's issued share capital. For regulatory reporting purposes, BAGL is treated on a proportional consolidated basis

Additional charges of £700m (Q316 YTD: £1,000m) relating to PPI were recognised in Q217. The remaining PPI provision as at 30 September 2017 was £1.9bn (December 2016: £2.0bn)

Barclays Bank PLC has reached an agreement in principle with the US Federal Energy Regulatory Commission's (Commission) Office of Enforcement, subject to approval by the Commission, to resolve the civil action brought by the Commission relating to the electricity markets in the Western US. The proposed settlement, fully provisioned as at Q317, is for a total of \$105m, which is comprised of a civil penalty of \$70m and a disgorgement amount of \$35m. Certain other legal proceedings and investigations relating to legacy issues remain outstanding. Resolving outstanding legacy issues in an appropriate timeframe will continue to be a priority

#### IFRS 9 Financial Instruments1

IFRS 9 Financial Instruments is effective for periods beginning on or after 1 January 2018. Barclays' estimated IFRS 9 impact, based on the portfolio as at 30 September 2017, is a decrease in shareholders' equity of approximately £2.0bn post tax. This estimated reduction in shareholders' equity equates to a decrease in tangible net asset value of 10 to 12 pence per share

The Group's CET1 ratio will be impacted by IFRS 9 primarily from an increase in credit impairment provisions net of tax and any deduction of deferred tax assets arising from temporary differences being in excess of the regulatory allowable threshold. This is partially offset by a reduction in the regulatory expected loss over impairment deduction and reduced RWAs

Based on figures as at 30 September 2017, the expected CET1 impact without transitional arrangements would be an estimated reduction of approximately 40bps. Barclays expects to implement transitional arrangements for capital purposes, currently being finalised by European regulators, which would result in only a proportion of the estimated reduction impacting the CET1 ratio during 2018. The final impact of IFRS 9 is estimated to be approximately 20bps lower than the point in time impact as deferred tax assets are expected to fall below the allowable threshold over time. Barclays plans to publish transitional disclosures during the first quarter of 2018 describing the 1 January 2018 impact of adoption of IFRS 9

#### Outlook and financial targets

The Group is targeting a RoTE, excluding litigation and conduct, above 10% in 2020 and above 9% in 2019, based on a Group CET1 ratio of c.13%

Guidance for Group operating expenses, excluding litigation and conduct, is £14.2bn-£14.3bn in 2017 and £13.6bn-£13.9bn in 2019

Tushar Morzaria, Group Finance Director

#### 1 Note:

- The estimated decrease in shareholders' equity includes the impact of both balance sheet classification and measurement changes and the increase to credit impairment provisions compared to those applied at 30 September 2017 under IAS 39. The adoption of certain classification and measurement accounting changes remain subject to endorsement by the European Union.
- The assessment above is a point in time estimate and is not a forecast. The actual effect of the implementation of IFRS 9 on Barclays PLC could vary significantly from this estimate.
- Barclays continues to refine models, methodologies and controls, and monitor developments in regulatory rule-making in advance of IFRS 9 adoption on 1 January 2018. All estimates are based on Barclays' current interpretation of the requirements of IFRS 9, reflecting industry guidance and discussions to date.

#### Results by Business

| Barclays UK   | Nine months ended<br>30.09.17 | Nine months ended<br>30.09.16 |          |
|---|-------------------------------|-------------------------------|----------|
| Income statement information                        | £m                            | £m                            | % Change |
| Net interest income                                 | 4,546                         | 4,546                         | -        |
| Net fee, commission and other income                | 967                           | 1,143                         | (15)     |
| Total income  | 5,513                         | 5,689                         | (3)      |
| Credit impairment charges and other provisions      | (599)                         | (716)                         | 16       |
| Net operating income                                | 4,914                         | 4,973                         | (1)      |
| Operating expenses excluding litigation and conduct | (2,913)                       | (2,803)                       | (4)      |
| Litigation and conduct                              | (706)                         | (1,014)                       | 30       |
| Operating expenses                                  | (3,619)                       | (3,817)                       | 5        |
| Other net expenses                                  | -                             | (1)                           |          |
| Profit before tax                                   | 1,295                         | 1,155                         | 12       |
| Attributable profit                                 | 608                           | 445                           | 37       |

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|   | As at<br>30.09.17 | As at<br>30.06.17 | As at<br>31.12.16 |
|---|-------------------|-------------------|-------------------|
| Balance sheet information                         | £bn               | £bn               | £bn               |
| Loans and advances to customers at amortised cost | 182.2             | 166.6             | 166.4             |
| Total assets                                      | 230.4             | 203.4             | 209.6             |
| Customer deposits                                 | 189.3             | 187.4             | 189.0             |
| Loan: deposit ratio                               | 96%               | 89%               | 88%               |
| Risk weighted assets                              | 70.0              | 66.1              | 67.5              |
| Period end allocated tangible equity              | 9.5               | 8.6               | 8.5               |

|   | Nine months ended<br>30.09.17 | Nine months ended<br>30.09.16 |
|---|-------------------------------|-------------------------------|
| Performance measures                        |                               |                               |
| Return on average allocated tangible equity | 9.4%                          | 6.9%                          |
| Average allocated tangible equity (£bn)     | 9.0                           | 9.0                           |
| Cost: income ratio                          | 66%                           | 67%                           |
| Loan loss rate (bps)                        | 43                            | 56                            |
| Net interest margin                         | 3.55%                         | 3.63%                         |

| Analysis of Barclays UK                                    | Nine months ended<br>30.09.17 | Nine months ended<br>30.09.16 |          |
|--|-------------------------------|-------------------------------|----------|
| Analysis of total income                                   | £m                            | £m                            | % Change |
| Personal Banking   | 2,803                         | 2,957                         | (5)      |
| Barclaycard Consumer UK                                    | 1,532                         | 1,515                         | 1        |
| Wealth, Entrepreneurs & Business Banking                   | 1,178                         | 1,217                         | (3)      |
| Total income   | 5,513                         | 5,689                         | (3)      |
| Analysis of credit impairment charges and other provisions |                               |                               |          |
| Personal Banking   | (166)                         | (133)                         | (25)     |
| Barclaycard Consumer UK                                    | (417)                         | (565)                         | 26       |
| Wealth, Entrepreneurs & Business Banking                   | (16)                          | (18)                          | 11       |
| Total credit impairment charges and other provisions       | (599)                         | (716)                         | 16       |

|   | As at<br>30.09.17 | As at<br>30.06.17 | As at<br>31.12.16 |
|---|-------------------|-------------------|-------------------|
| Analysis of loans and advances to customers at amortised cost | £bn               | £bn               | £bn               |
| Personal Banking  | 138.4             | 136.5             | 135.0             |
| Barclaycard Consumer UK                                       | 16.3              | 16.2              | 16.5              |
| Wealth, Entrepreneurs & Business Banking <sup>1</sup>         | 27.5              | 13.9              | 14.9              |
| Total loans and advances to customers at amortised cost       | 182.2             | 166.6             | 166.4             |
| Analysis of customer deposits                                 |                   |                   |                   |
| Personal Banking  | 140.1             | 138.5             | 139.3             |
| Barclaycard Consumer UK                                       | -                 | -                 | -                 |
| Wealth, Entrepreneurs & Business Banking                      | 49.2              | 48.9              | 49.7              |
| Total customer deposits                                       | 189.3             | 187.4             | 189.0             |

<sup>1</sup> Includes the integration of the ESHLA portfolio at amortised cost from Non-Core.

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| Barclays International   | Nine months ended<br>30.09.17 | Nine months ended<br>30.09.16 |                   |
|--|-------------------------------|-------------------------------|-------------------|
| Income statement information   | £m                            | £m                            | % Change          |
| Net interest income  | 3,320                         | 3,466                         | (4)               |
| Net trading income   | 3,036                         | 3,449                         | (12)              |
| Net fee, commission and other income                                     | 4,707                         | 4,488                         | 5                 |
| Total income   | 11,063                        | 11,403                        | (3)               |
| Credit impairment charges and other provisions                           | (1,120)                       | (929)                         | (21)              |
| Net operating income   | 9,943                         | 10,474                        | (5)               |
| Operating expenses excluding litigation and conduct                      | (6,893)                       | (6,632)                       | (4)               |
| Litigation and conduct   | (14)                          | (31)                          | 55                |
| Operating expenses   | (6,907)                       | (6,663)                       | (4)               |
| Other net income   | 233                           | 27                            |                   |
| Profit before tax  | 3,269                         | 3,838                         | (15)              |
| Attributable profit  | 2,015                         | 2,369                         | (15)              |
|  | As at<br>30.09.17             | As at<br>30.06.17             | As at<br>31.12.16 |
| Balance sheet information  | £bn                           | £bn                           | £bn               |
| Loans and advances to banks and customers at amortised cost <sup>1</sup> | 220.7                         | 204.8                         | 211.3             |
| Trading portfolio assets   | 91.2                          | 83.3                          | 73.2              |
| Derivative financial instrument assets                                   | 242.8                         | 108.4                         | 156.2             |
| Derivative financial instrument liabilities                              | 242.9                         | 116.8                         | 160.6             |
| Reverse repurchase agreements and other similar secured lending          | 15.5                          | 17.2                          | 13.4              |
| Financial assets designated at fair value                                | 103.7                         | 94.1                          | 62.3              |
| Total assets   | 867.1                         | 681.6                         | 648.5             |
| Customer deposits <sup>2</sup>   | 241.0                         | 230.3                         | 216.2             |
| Loan: deposit ratio <sup>3</sup>   | 65%                           | 69%                           | 78%               |
| Risk weighted assets   | 218.2                         | 212.2                         | 212.7             |
| Period end allocated tangible equity                                     | 28.0                          | 26.8                          | 25.6              |
|  | Nine months ended<br>30.09.17 | Nine months ended<br>30.09.16 |                   |
| Performance measures   |                               |                               |                   |
| Return on average allocated tangible equity                              | 10.0%                         | 12.9%                         |                   |
| Average allocated tangible equity (£bn)                                  | 28.0                          | 25.2                          |                   |
| Cost: income ratio   | 62%                           | 58%                           |                   |
| Loan loss rate (bps)   | 67                            | 52                            |                   |
| Net interest margin  | 4.10%                         | 4.01%                         |                   |

<sup>1</sup> As at 30 September 2017 loans and advances included £190.5bn (June 2017: £183.9bn) of loans and advances to customers (including settlement balances of £28.0bn (June 2017: £31.6bn) and cash collateral of £38.2bn (June 2017: £26.9bn)), and £30.2bn (June 2017: £20.9bn) of loans and advances to banks (including settlement balances of £4.9bn (June 2017: £5.7bn) and cash collateral of £15.2bn (June 2017: £5.4bn)). Loans and advances to banks and customers in respect of Consumer, Cards and Payments were £39.0bn (June 2017: £38.5bn).

<sup>2</sup> As at 30 September 2017 customer deposits included settlement balances of £29.1bn (June 2017: £29.4bn) and cash collateral of £25.9bn (June 2017: £16.2bn).

<sup>3</sup> Loan: deposit ratio excludes investment banking balances other than interest earning lending. Comparatives have been restated to include interest earning lending balances within the investment banking business.

## Analysis of Barclays International

|   | Nine months ended<br>30.09.17 | Nine months ended<br>30.09.16 |                   |
|---|-------------------------------|-------------------------------|-------------------|
| Corporate and Investment Bank                               |                               |                               |                   |
| Income statement information                                | £m                            | £m                            | %<br>Change       |
| Analysis of total income                                    |                               |                               |                   |
| Credit  | 954                           | 924                           | 3                 |
| Equities  | 1,267                         | 1,380                         | (8)               |
| Macro   | 1,314                         | 1,799                         | (27)              |
| Markets   | 3,535                         | 4,103                         | (14)              |
| Banking fees  | 2,007                         | 1,747                         | 15                |
| Corporate lending   | 824                           | 892                           | (8)               |
| Transactional banking                                       | 1,221                         | 1,256                         | (3)               |
| Banking   | 4,052                         | 3,895                         | 4                 |
| Other   | 39                            | 4                             |                   |
| Total income  | 7,626                         | 8,002                         | (5)               |
| Credit impairment charges and other provisions              | (86)                          | (170)                         | 49                |
| Operating expenses  | (5,358)                       | (5,337)                       | -                 |
| Other net income  | 126                           | -                             |                   |
| Profit before tax   | 2,308                         | 2,495                         | (7)               |
|   | As at<br>30.09.17             | As at<br>30.06.17             | As at<br>31.12.16 |
| Balance sheet information                                   | £bn                           | £bn                           | £bn               |
| Loans and advances to banks and customers at amortised cost | 181.7                         | 166.3                         | 171.6             |
| Customer deposits   | 182.7                         | 173.0                         | 166.2             |
| Risk weighted assets  | 185.2                         | 178.9                         | 178.6             |
|   | Nine months ended<br>30.09.17 | Nine months ended<br>30.09.16 |                   |
| Performance measures  |                               |                               |                   |
| Return on average allocated tangible equity                 | 8.4%                          | 8.7%                          |                   |
| Average allocated tangible equity (£bn)                     | 23.8                          | 21.6                          |                   |
|   | Nine months ended<br>30.09.17 | Nine months ended<br>30.09.16 |                   |
| Consumer, Cards and Payments                                |                               |                               |                   |
| Income statement information                                | £m                            | £m                            | % Change          |
| Total income  | 3,437                         | 3,401                         | 1                 |
| Credit impairment charges and other provisions              | (1,034)                       | (759)                         | (36)              |
| Total operating expenses                                    | (1,549)                       | (1,326)                       | (17)              |
| Other net income  | 107                           | 27                            |                   |
| Profit before tax   | 961                           | 1,343                         | (28)              |
|   | As at<br>30.09.17             | As at<br>30.06.17             | As at<br>31.12.16 |
| Balance sheet information                                   | £bn                           | £bn                           | £bn               |
| Loans and advances to banks and customers at amortised cost | 39.0                          | 38.5                          | 39.7              |
| Customer deposits   | 58.3                          | 57.3                          | 50.0              |
| Risk weighted assets  | 33.0                          | 33.3                          | 34.1              |

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| Performance measures                        | Nine months ended<br>30.09.17 | Nine months ended<br>30.09.16 |
|---|-------------------------------|-------------------------------|
| Return on average allocated tangible equity | 19.3%                         | 38.3%                         |
| Average allocated tangible equity (£bn)     | 4.2                           | 3.6                           |

| Head Office   | Nine months ended<br>30.09.17 | Nine months ended<br>30.09.16 |                   |
|---|-------------------------------|-------------------------------|-------------------|
| Income statement information                        | £m                            | £m                            | % Change          |
| Net interest income                                 | (181)                         | (212)                         | 15                |
| Net fee, commission and other income                | 189                           | 324                           | (42)              |
| Total income  | 8                             | 112                           | (93)              |
| Credit impairment charges and other provisions      | (14)                          | -                             |                   |
| Net operating (expenses)/income                     | (6)                           | 112                           |                   |
| Operating expenses excluding litigation and conduct | (201)                         | (150)                         | (34)              |
| Litigation and conduct                              | (76)                          | (26)                          |                   |
| Operating expenses                                  | (277)                         | (176)                         | (57)              |
| Other net expenses                                  | (186)                         | (31)                          |                   |
| Loss before tax                                     | (469)                         | (95)                          |                   |
| Attributable loss                                   | (497)                         | (113)                         |                   |
|   | As at<br>30.09.17             | As at<br>30.06.17             | As at<br>31.12.16 |
| Balance sheet information                           | £bn                           | £bn                           | £bn               |
| Total assets  | 51.7                          | 17.3                          | 75.2              |
| Risk weighted assets <sup>1</sup>                   | 36.1                          | 26.2                          | 53.3              |
| Period end allocated tangible equity                | 10.4                          | 9.0                           | 9.7               |

| Performance measures                    | Nine months ended<br>30.09.17 | Nine months ended<br>30.09.16 |
|---|-------------------------------|-------------------------------|
| Average allocated tangible equity (£bn) | 9.0                           | 6.3                           |

1 Includes Africa Banking RWAs of £8.6bn (June 2017: £9.8bn; December 2016 £42.3bn).

Quarterly Results Summary

Barclays Group

|  | Q317    | Q217    | Q117    | Q416    | Q316    | Q216    | Q116    | Q415    |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
| Income statement information   | £m      | £m      | £m      | £m      | £m      | £m      | £m      | £m      |
| Net interest income  | 2,475   | 2,579   | 2,519   | 2,523   | 2,796   | 2,530   | 2,688   | 2,726   |
| Net fee, commission and other income                                 | 2,698   | 2,479   | 3,304   | 2,469   | 2,650   | 3,442   | 2,353   | 1,722   |
| Total income   | 5,173   | 5,058   | 5,823   | 4,992   | 5,446   | 5,972   | 5,041   | 4,448   |
| Credit impairment charges and other provisions                       | (709)   | (527)   | (527)   | (653)   | (789)   | (488)   | (443)   | (554)   |
| Net operating income   | 4,464   | 4,531   | 5,296   | 4,339   | 4,657   | 5,484   | 4,598   | 3,894   |
| Operating expenses excluding UK bank levy and litigation and conduct | (3,274) | (3,398) | (3,591) | (3,812) | (3,581) | (3,425) | (3,747) | (3,547) |
| UK bank levy   | -       | -       | -       | (410)   | -       | -       | -       | (426)   |

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|   |         |         |         |         |         |         |         |         |
|---|---------|---------|---------|---------|---------|---------|---------|---------|
| Litigation and conduct  | (81)    | (715)   | (28)    | (97)    | (741)   | (447)   | (78)    | (1,722) |
| Operating expenses  | (3,355) | (4,113) | (3,619) | (4,319) | (4,322) | (3,872) | (3,825) | (5,695) |
| Other net (expenses)/income   | (2)     | 241     | 5       | 310     | 502     | (342)   | 20      | (274)   |
| Profit/(loss) before tax  | 1,107   | 659     | 1,682   | 330     | 837     | 1,270   | 793     | (2,075) |
| Tax (charge)/credit   | (324)   | (305)   | (473)   | 50      | (328)   | (467)   | (248)   | (164)   |
| Profit/(loss) after tax in respect of continuing operations         | 783     | 354     | 1,209   | 380     | 509     | 803     | 545     | (2,239) |
| (Loss)/profit after tax in respect of discontinued operation        | -       | (1,537) | (658)   | 71      | 209     | 145     | 166     | 101     |
| Attributable to:  |         |         |         |         |         |         |         |         |
| Ordinary equity holders of the parent                               | 583     | (1,401) | 190     | 99      | 414     | 677     | 433     | (2,422) |
| Other equity holders  | 157     | 162     | 139     | 139     | 110     | 104     | 104     | 107     |
| Non-controlling interests   | 43      | 56      | 222     | 213     | 194     | 167     | 174     | 177     |
| Balance sheet information   |         |         |         |         |         |         |         |         |
|   | £bn     | £bn     | £bn     | £bn     | £bn     | £bn     | £bn     | £bn     |
| Total assets  | 1,149.3 | 1,135.3 | 1,203.8 | 1,213.1 | 1,324.0 | 1,351.3 | 1,248.9 | 1,120.0 |
| Risk weighted assets  | 324.3   | 327.4   | 360.9   | 365.6   | 373.4   | 366.3   | 363.0   | 358.4   |
| CRR leverage exposure   | 1,150.6 | 1,122.1 | 1,196.9 | 1,125.5 | 1,185.1 | 1,155.4 | 1,082.0 | 1,027.8 |
| Performance measures  |         |         |         |         |         |         |         |         |
| Return on average tangible shareholders' equity                     | 5.1%    | (11.0%) | 1.8%    | 1.1%    | 3.6%    | 5.8%    | 3.8%    | (20.1%) |
| Average tangible shareholders' equity (£bn)                         | 48.9    | 49.3    | 49.4    | 48.9    | 49.4    | 48.3    | 48.3    | 47.8    |
| Cost: income ratio  | 65%     | 81%     | 62%     | 87%     | 79%     | 65%     | 76%     | 128%    |
| Loan loss rate (bps)  | 66      | 49      | 47      | 58      | 66      | 41      | 40      | 53      |
| Basic earnings/(loss) per share                                     | 3.7p    | (8.0p)  | 1.3p    | 0.8p    | 2.6p    | 4.2p    | 2.7p    | (14.4p) |
| Basic earnings/(loss) per share in respect of continuing operations | 3.7p    | 1.0p    | 6.1p    | 1.1p    | 2.1p    | 3.8p    | 2.2p    | (14.4p) |

Quarterly Results by Business

Barclays UK

|  | Q317  | Q217    | Q117  | Q416    | Q316    | Q216    | Q116  | Q415    |
|--|-------|---------|-------|---------|---------|---------|-------|---------|
| Income statement information   | £m    | £m      | £m    | £m      | £m      | £m      | £m    | £m      |
| Net interest income  | 1,501 | 1,534   | 1,511 | 1,502   | 1,569   | 1,476   | 1,501 | 1,509   |
| Net fee, commission and other income                                 | 351   | 286     | 330   | 326     | 374     | 467     | 302   | 325     |
| Total income   | 1,852 | 1,820   | 1,841 | 1,828   | 1,943   | 1,943   | 1,803 | 1,834   |
| Credit impairment charges and other provisions                       | (201) | (220)   | (178) | (180)   | (350)   | (220)   | (146) | (219)   |
| Net operating income   | 1,651 | 1,600   | 1,663 | 1,648   | 1,593   | 1,723   | 1,657 | 1,615   |
| Operating expenses excluding UK bank levy and litigation and conduct | (980) | (974)   | (959) | (989)   | (904)   | (947)   | (952) | (920)   |
| UK bank levy   | -     | -       | -     | (48)    | -       | -       | -     | (77)    |
| Litigation and conduct   | (11)  | (699)   | 4     | (28)    | (614)   | (399)   | (1)   | (1,466) |
| Operating expenses   | (991) | (1,673) | (955) | (1,065) | (1,518) | (1,346) | (953) | (2,463) |
| Other net income/(expenses)  | 1     | (1)     | -     | -       | -       | (1)     | -     | 1       |
| Profit/(loss) before tax   | 661   | (74)    | 708   | 583     | 75      | 376     | 704   | (847)   |
| Attributable profit/(loss)   | 423   | (285)   | 470   | 383     | (163)   | 141     | 467   | (1,078) |
| Balance sheet information  |       |         |       |         |         |         |       |         |
|  | £bn   | £bn     | £bn   | £bn     | £bn     | £bn     | £bn   | £bn     |

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|   |       |         |       |       |        |       |       |         |
|---|-------|---------|-------|-------|--------|-------|-------|---------|
| Loans and advances to customers at amortised cost | 182.2 | 166.6   | 164.5 | 166.4 | 166.6  | 166.0 | 166.2 | 166.1   |
| Total assets                                      | 230.4 | 203.4   | 203.0 | 209.6 | 209.1  | 204.6 | 201.7 | 202.5   |
| Customer deposits                                 | 189.3 | 187.4   | 184.4 | 189.0 | 185.5  | 181.7 | 179.1 | 176.8   |
| Risk weighted assets                              | 70.0  | 66.1    | 66.3  | 67.5  | 67.4   | 67.1  | 69.7  | 69.5    |
| Performance measures                              |       |         |       |       |        |       |       |         |
| Return on average allocated tangible equity       | 18.4% | (12.7%) | 21.6% | 18.2% | (7.1%) | 6.6%  | 20.5% | (46.5%) |
| Average allocated tangible equity (£bn)           | 9.4   | 8.7     | 8.9   | 8.6   | 8.7    | 9.0   | 9.3   | 9.2     |
| Cost: income ratio                                | 54%   | 92%     | 52%   | 58%   | 78%    | 69%   | 53%   | 134%    |
| Loan loss rate (bps)                              | 43    | 52      | 43    | 42    | 82     | 52    | 34    | 51      |
| Net interest margin                               | 3.28% | 3.70%   | 3.69% | 3.56% | 3.72%  | 3.56% | 3.62% | 3.58%   |

Analysis of Barclays UK

|  | Q317  | Q217  | Q117  | Q416  | Q316  | Q216  | Q116  | Q415  |
|--|-------|-------|-------|-------|-------|-------|-------|-------|
|  | £m    | £m    | £m    | £m    | £m    | £m    | £m    | £m    |
| Analysis of total income                 |       |       |       |       |       |       |       |       |
| Personal Banking                         | 926   | 933   | 944   | 934   | 970   | 1,068 | 919   | 945   |
| Barclaycard Consumer UK                  | 539   | 495   | 498   | 507   | 561   | 463   | 491   | 505   |
| Wealth, Entrepreneurs & Business Banking | 387   | 392   | 399   | 387   | 412   | 412   | 393   | 384   |
| Total income                             | 1,852 | 1,820 | 1,841 | 1,828 | 1,943 | 1,943 | 1,803 | 1,834 |

Analysis of credit impairment charges and other provisions

|  |       |       |       |       |       |       |       |       |
|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Personal Banking                                     | (60)  | (56)  | (50)  | (50)  | (47)  | (44)  | (42)  | (39)  |
| Barclaycard Consumer UK                              | (145) | (149) | (123) | (118) | (291) | (169) | (105) | (176) |
| Wealth, Entrepreneurs & Business Banking             | 4     | (15)  | (5)   | (12)  | (12)  | (7)   | 1     | (4)   |
| Total credit impairment charges and other provisions | (201) | (220) | (178) | (180) | (350) | (220) | (146) | (219) |

Analysis of loans and advances to customers at amortised cost

|   | £bn   | £bn   | £bn   | £bn   | £bn   | £bn   | £bn   | £bn   |
|---|-------|-------|-------|-------|-------|-------|-------|-------|
| Personal Banking  | 138.4 | 136.5 | 134.4 | 135.0 | 135.3 | 134.7 | 134.7 | 134.0 |
| Barclaycard Consumer UK                                 | 16.3  | 16.2  | 16.1  | 16.5  | 16.2  | 16.2  | 16.0  | 16.2  |
| Wealth, Entrepreneurs & Business Banking                | 27.5  | 13.9  | 14.0  | 14.9  | 15.1  | 15.1  | 15.5  | 15.9  |
| Total loans and advances to customers at amortised cost | 182.2 | 166.6 | 164.5 | 166.4 | 166.6 | 166.0 | 166.2 | 166.1 |

Analysis of customer deposits

|  |       |       |       |       |       |       |       |       |
|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Personal Banking                         | 140.1 | 138.5 | 137.3 | 139.3 | 137.2 | 134.8 | 132.9 | 131.0 |
| Barclaycard Consumer UK                  | -     | -     | -     | -     | -     | -     | -     | -     |
| Wealth, Entrepreneurs & Business Banking | 49.2  | 48.9  | 47.1  | 49.7  | 48.3  | 46.9  | 46.2  | 45.8  |
| Total customer deposits                  | 189.3 | 187.4 | 184.4 | 189.0 | 185.5 | 181.7 | 179.1 | 176.8 |

Barclays International

|  | Q317  | Q217  | Q117  | Q416  | Q316  | Q216  | Q116  | Q415  |
|--|-------|-------|-------|-------|-------|-------|-------|-------|
|  | £m    | £m    | £m    | £m    | £m    | £m    | £m    | £m    |
| Income statement information                   |       |       |       |       |       |       |       |       |
| Net interest income                            | 1,148 | 1,060 | 1,112 | 1,046 | 1,355 | 1,001 | 1,110 | 1,121 |
| Net trading income                             | 815   | 1,039 | 1,182 | 1,131 | 1,074 | 1,130 | 1,245 | 593   |
| Net fee, commission and other income           | 1,352 | 1,511 | 1,844 | 1,415 | 1,422 | 1,908 | 1,158 | 1,254 |
| Total income                                   | 3,315 | 3,610 | 4,138 | 3,592 | 3,851 | 4,039 | 3,513 | 2,968 |
| Credit impairment charges and other provisions | (495) | (279) | (346) | (426) | (420) | (240) | (269) | (303) |
| Net operating income                           | 2,820 | 3,331 | 3,792 | 3,166 | 3,431 | 3,799 | 3,244 | 2,665 |

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|  |         |         |         |         |         |         |         |         |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
| Operating expenses excluding UK bank levy and litigation and conduct | (2,182) | (2,276) | (2,435) | (2,497) | (2,337) | (2,074) | (2,221) | (2,007) |
| UK bank levy   | -       | -       | -       | (284)   | -       | -       | -       | (253)   |
| Litigation and conduct   | (5)     | 4       | (13)    | (17)    | (17)    | (10)    | (4)     | (151)   |
| Operating expenses   | (2,187) | (2,272) | (2,448) | (2,798) | (2,354) | (2,084) | (2,225) | (2,411) |
| Other net income   | 19      | 202     | 12      | 5       | 8       | 11      | 8       | 8       |
| Profit before tax  | 652     | 1,261   | 1,356   | 373     | 1,085   | 1,726   | 1,027   | 262     |
| Attributable profit/(loss)   | 359     | 819     | 837     | 43      | 623     | 1,171   | 575     | (24)    |

|   |       |       |       |       |       |       |       |       |
|---|-------|-------|-------|-------|-------|-------|-------|-------|
| Balance sheet information                                       | £bn   | £bn   | £bn   | £bn   | £bn   | £bn   | £bn   | £bn   |
| Loans and advances to banks and customers at amortised cost     | 220.7 | 204.8 | 226.1 | 211.3 | 233.7 | 230.6 | 215.9 | 184.1 |
| Trading portfolio assets  | 91.2  | 83.3  | 83.0  | 73.2  | 73.8  | 68.1  | 64.3  | 61.9  |
| Derivative financial instrument assets                          | 242.8 | 108.4 | 105.3 | 156.2 | 155.6 | 181.4 | 150.1 | 111.5 |
| Derivative financial instrument liabilities                     | 242.9 | 116.8 | 112.8 | 160.6 | 160.5 | 187.5 | 155.4 | 119.0 |
| Reverse repurchase agreements and other similar secured lending | 15.5  | 17.2  | 17.6  | 13.4  | 17.3  | 19.7  | 19.1  | 24.7  |
| Financial assets designated at fair value                       | 103.7 | 94.1  | 81.3  | 62.3  | 72.0  | 68.3  | 59.6  | 46.8  |
| Total assets  | 867.1 | 681.6 | 677.2 | 648.5 | 681.9 | 679.9 | 618.4 | 532.2 |
| Customer deposits   | 241.0 | 230.3 | 241.0 | 216.2 | 224.1 | 226.5 | 213.1 | 185.6 |
| Risk weighted assets  | 218.2 | 212.2 | 214.3 | 212.7 | 214.6 | 209.3 | 202.2 | 194.8 |

Performance measures

|   |       |       |       |       |       |       |       |        |
|---|-------|-------|-------|-------|-------|-------|-------|--------|
| Return on average allocated tangible equity | 5.4%  | 12.4% | 12.5% | 1.0%  | 10.0% | 19.2% | 9.5%  | (0.2%) |
| Average allocated tangible equity (£bn)     | 28.9  | 27.4  | 27.7  | 26.6  | 25.7  | 24.8  | 25.1  | 24.9   |
| Cost: income ratio                          | 66%   | 63%   | 59%   | 78%   | 61%   | 52%   | 63%   | 81%    |
| Loan loss rate (bps)                        | 88    | 54    | 62    | 78    | 71    | 41    | 50    | 65     |
| Net interest margin                         | 4.21% | 4.07% | 4.06% | 3.91% | 4.21% | 3.92% | 3.78% | 3.79%  |

Analysis of Barclays International

|   |         |         |         |         |         |         |         |         |
|---|---------|---------|---------|---------|---------|---------|---------|---------|
| Corporate and Investment Bank                             | Q317    | Q217    | Q117    | Q416    | Q316    | Q216    | Q116    | Q415    |
| Income statement information                              | £m      | £m      | £m      | £m      | £m      | £m      | £m      | £m      |
| Analysis of total income                                  |         |         |         |         |         |         |         |         |
| Credit  | 259     | 296     | 399     | 261     | 333     | 269     | 322     | 195     |
| Equities  | 350     | 455     | 462     | 410     | 461     | 406     | 513     | 319     |
| Macro   | 368     | 456     | 490     | 505     | 614     | 612     | 573     | 382     |
| Markets   | 977     | 1,207   | 1,351   | 1,176   | 1,408   | 1,287   | 1,408   | 896     |
| Banking fees  | 607     | 674     | 726     | 650     | 644     | 622     | 481     | 458     |
| Corporate lending   | 277     | 278     | 269     | 303     | 284     | 312     | 296     | 312     |
| Transactional banking                                     | 419     | 404     | 398     | 401     | 458     | 390     | 408     | 415     |
| Banking   | 1,303   | 1,356   | 1,393   | 1,354   | 1,386   | 1,324   | 1,185   | 1,185   |
| Other   | -       | 1       | 38      | 1       | 1       | -       | 3       | 16      |
| Total income  | 2,280   | 2,564   | 2,782   | 2,531   | 2,795   | 2,611   | 2,596   | 2,097   |
| Credit impairment (charges)/releases and other provisions | (36)    | 1       | (51)    | (90)    | (38)    | (37)    | (95)    | (83)    |
| Operating expenses  | (1,661) | (1,756) | (1,941) | (2,287) | (1,872) | (1,665) | (1,800) | (1,962) |
| Other net income  | 10      | 116     | -       | 1       | -       | -       | -       | -       |
| Profit before tax   | 593     | 925     | 790     | 155     | 885     | 909     | 701     | 52      |

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|   |       |       |       |       |       |       |       |       |
|---|-------|-------|-------|-------|-------|-------|-------|-------|
| Balance sheet information                                   | £bn   | £bn   | £bn   | £bn   | £bn   | £bn   | £bn   | £bn   |
| Loans and advances to banks and customers at amortised cost | 181.7 | 166.3 | 187.4 | 171.6 | 196.9 | 195.2 | 183.0 | 152.0 |
| Customer deposits   | 182.7 | 173.0 | 183.4 | 166.2 | 175.8 | 179.6 | 168.9 | 143.8 |
| Risk weighted assets  | 185.2 | 178.9 | 180.6 | 178.6 | 182.5 | 178.4 | 172.6 | 167.3 |

Performance measures

|   |      |       |      |        |      |      |      |        |
|---|------|-------|------|--------|------|------|------|--------|
| Return on average allocated tangible equity | 5.9% | 11.1% | 8.2% | (1.2%) | 9.2% | 9.5% | 7.3% | (2.5%) |
| Average allocated tangible equity (£bn)     | 24.8 | 23.3  | 23.5 | 22.6   | 21.9 | 21.3 | 21.6 | 21.8   |

Consumer, Cards and Payments

|  |       |       |       |       |       |       |       |       |
|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Income statement information                   | £m    | £m    | £m    | £m    | £m    | £m    | £m    | £m    |
| Total income                                   | 1,035 | 1,046 | 1,356 | 1,061 | 1,056 | 1,428 | 917   | 871   |
| Credit impairment charges and other provisions | (459) | (280) | (295) | (336) | (382) | (203) | (174) | (219) |
| Operating expenses                             | (526) | (516) | (507) | (511) | (482) | (419) | (425) | (449) |
| Other net income                               | 9     | 86    | 12    | 4     | 8     | 11    | 8     | 8     |
| Profit before tax                              | 59    | 336   | 566   | 218   | 200   | 817   | 326   | 210   |

|   |      |      |      |      |      |      |      |      |
|---|------|------|------|------|------|------|------|------|
| Balance sheet information                                   | £bn  | £bn  | £bn  | £bn  | £bn  | £bn  | £bn  | £bn  |
| Loans and advances to banks and customers at amortised cost | 39.0 | 38.5 | 38.7 | 39.7 | 36.8 | 35.4 | 32.9 | 32.1 |
| Customer deposits   | 58.3 | 57.3 | 57.6 | 50.0 | 48.3 | 46.9 | 44.2 | 41.8 |
| Risk weighted assets  | 33.0 | 33.3 | 33.7 | 34.1 | 32.1 | 30.9 | 29.6 | 27.5 |

Performance measures

|   |      |       |       |       |       |       |       |       |
|---|------|-------|-------|-------|-------|-------|-------|-------|
| Return on average allocated tangible equity | 2.2% | 19.4% | 36.4% | 13.2% | 14.8% | 77.9% | 23.4% | 15.3% |
| Average allocated tangible equity (£bn)     | 4.2  | 4.1   | 4.2   | 4.0   | 3.7   | 3.5   | 3.4   | 3.2   |

Head Office

|  |       |       |       |      |       |      |       |       |
|--|-------|-------|-------|------|-------|------|-------|-------|
|  | Q317  | Q217  | Q117  | Q416 | Q316  | Q216 | Q116  | Q415  |
| Income statement information   | £m    | £m    | £m    | £m   | £m    | £m   | £m    | £m    |
| Net interest income  | (174) | 108   | (115) | 29   | (206) | 14   | (20)  | (75)  |
| Net fee, commission and other income <sup>1</sup>                    | 180   | (24)  | 33    | (38) | 17    | 320  | (13)  | (210) |
| Total income   | 6     | 84    | (82)  | (9)  | (189) | 334  | (33)  | (285) |
| Credit impairment (charges)/releases and other provisions            | (13)  | (1)   | -     | -    | 1     | (2)  | 1     | -     |
| Net operating (expenses)/income                                      | (7)   | 83    | (82)  | (9)  | (188) | 332  | (32)  | (285) |
| Operating expenses excluding UK bank levy and litigation and conduct | (112) | (40)  | (49)  | 15   | (29)  | (36) | (85)  | (64)  |
| UK bank levy   | -     | -     | -     | (2)  | -     | -    | -     | (8)   |
| Litigation and conduct   | (65)  | (1)   | (10)  | (1)  | (8)   | (11) | (7)   | (17)  |
| Operating expenses   | (177) | (41)  | (59)  | 12   | (37)  | (47) | (92)  | (89)  |
| Other net (expenses)/income  | (22)  | (164) | -     | 159  | (4)   | (28) | 1     | (14)  |
| (Loss)/profit before tax   | (206) | (122) | (141) | 162  | (229) | 257  | (123) | (388) |
| Attributable (loss)/profit   | (199) | (175) | (123) | 223  | (203) | 182  | (92)  | (140) |

|                                   |      |      |      |      |      |      |      |      |
|-----------------------------------|------|------|------|------|------|------|------|------|
| Balance sheet information         | £bn  | £bn  | £bn  | £bn  | £bn  | £bn  | £bn  | £bn  |
| Total assets                      | 51.7 | 17.3 | 74.5 | 75.2 | 73.3 | 87.7 | 63.4 | 59.4 |
| Risk weighted assets <sup>2</sup> | 36.1 | 26.2 | 52.9 | 53.3 | 47.5 | 43.2 | 40.3 | 39.7 |

Performance measures

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|   |      |     |     |     |     |     |     |     |
|---|------|-----|-----|-----|-----|-----|-----|-----|
| Average allocated tangible equity (£bn) | 10.5 | 8.8 | 7.6 | 7.2 | 7.4 | 6.6 | 5.0 | 3.9 |
|---|------|-----|-----|-----|-----|-----|-----|-----|

Following the early adoption of the own credit provisions of IFRS 9 on 1 January 2017, own credit, which was previously reported in net fee, commission and other income, is now recognised within other comprehensive income from Q117.

2 Includes Africa Banking RWAs.

### Barclays Non-Core Results

The Non-Core segment was closed on 1 July 2017 with the residual assets and liabilities reintegrated into, and associated financial performance subsequently reported in, Barclays UK, Barclays International and Head Office. Financial results up until 30 June 2017 are reflected in the Non-Core segment within the Group's results for the nine months ended 30 September 2017.

| Barclays Non-Core                                   | Six months ended | Nine months ended |
|---|------------------|-------------------|
|   | 30.06.17         | 30.09.16          |
| Income statement information                        | £m               | £m                |
| Net interest income                                 | (112)            | 214               |
| Net trading income                                  | (488)            | (1,241)           |
| Net fee, commission and other income                | 70               | 282               |
| Total income  | (530)            | (745)             |
| Credit impairment charges and other provisions      | (30)             | (75)              |
| Net operating expenses                              | (560)            | (820)             |
| Operating expenses excluding litigation and conduct | (256)            | (1,168)           |
| Litigation and conduct                              | (28)             | (195)             |
| Operating expenses                                  | (284)            | (1,363)           |
| Other net income                                    | 197              | 185               |
| Loss before tax                                     | (647)            | (1,998)           |
| Attributable loss                                   | (419)            | (1,418)           |

|  | Q317 | Q217  | Q117  | Q416  | Q316  | Q216    | Q116  | Q415    |
|--|------|-------|-------|-------|-------|---------|-------|---------|
| Income statement information   | £m   | £m    | £m    | £m    | £m    | £m      | £m    | £m      |
| Net interest income  | -    | (123) | 11    | (54)  | 78    | 40      | 96    | 171     |
| Net trading income   | -    | (411) | (77)  | (462) | (288) | (463)   | (490) | (398)   |
| Net fee, commission and other income                                 | -    | 78    | (8)   | 97    | 51    | 79      | 152   | 159     |
| Total income   | -    | (456) | (74)  | (419) | (159) | (344)   | (242) | (68)    |
| Credit impairment charges and other provisions                       | -    | (27)  | (3)   | (47)  | (20)  | (26)    | (29)  | (32)    |
| Net operating expenses   | -    | (483) | (77)  | (466) | (179) | (370)   | (271) | (100)   |
| Operating expenses excluding UK bank levy and litigation and conduct | -    | (108) | (148) | (341) | (311) | (368)   | (489) | (555)   |
| UK bank levy   | -    | -     | -     | (76)  | -     | -       | -     | (88)    |
| Litigation and conduct   | -    | (19)  | (9)   | (51)  | (102) | (27)    | (66)  | (89)    |
| Operating expenses   | -    | (127) | (157) | (468) | (413) | (395)   | (555) | (732)   |
| Other net income/(expenses)  | -    | 204   | (7)   | 146   | 498   | (324)   | 11    | (268)   |
| Loss before tax  | -    | (406) | (241) | (788) | (94)  | (1,089) | (815) | (1,100) |
| Tax credit/(charge)  | -    | 207   | 75    | 322   | 194   | 229     | 237   | (72)    |

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|   |     |       |       |       |       |       |       |         |
|---|-----|-------|-------|-------|-------|-------|-------|---------|
| (Loss)/profit after tax   | -   | (199) | (166) | (466) | 100   | (860) | (578) | (1,172) |
| Non-controlling interests                                       | -   | (8)   | (9)   | (14)  | (13)  | (12)  | (10)  | (19)    |
| Other equity holders  | -   | (19)  | (18)  | (18)  | (15)  | (15)  | (15)  | (17)    |
| Attributable (loss)/profit                                      | -   | (226) | (193) | (498) | 72    | (887) | (603) | (1,208) |
| Balance sheet information                                       | £bn | £bn   | £bn   | £bn   | £bn   | £bn   | £bn   | £bn     |
| Loans and advances to banks and customers at amortised cost     | -   | 48.3  | 49.5  | 51.1  | 58.7  | 68.5  | 55.4  | 51.8    |
| Derivative financial instrument assets                          | -   | 150.3 | 164.2 | 188.7 | 253.2 | 262.8 | 249.7 | 213.7   |
| Derivative financial instrument liabilities                     | -   | 143.0 | 155.3 | 178.6 | 243.0 | 253.4 | 239.1 | 202.1   |
| Reverse repurchase agreements and other similar secured lending | -   | -     | -     | 0.1   | 0.1   | 0.1   | 0.7   | 3.1     |
| Financial assets designated at fair value                       | -   | 12.1  | 13.4  | 14.5  | 15.5  | 15.4  | 23.4  | 21.4    |
| Total assets  | -   | 233.0 | 249.1 | 279.7 | 359.8 | 379.1 | 365.4 | 325.8   |
| Customer deposits   | -   | 11.8  | 12.9  | 12.5  | 16.0  | 17.4  | 19.3  | 20.9    |
| Risk weighted assets  | -   | 22.8  | 27.4  | 32.1  | 43.9  | 46.7  | 50.9  | 54.3    |

### Discontinued Operation Results

On 1 March 2016, Barclays announced its intention to reduce the Group's 62.3% interest in BAGL to a level which would permit Barclays to deconsolidate BAGL from a regulatory perspective and, prior to that, from an accounting perspective. From this date, BAGL was treated as a discontinued operation. On 5 May 2016, Barclays sold 12.2% of the Group's interest in BAGL and on 1 June 2017 Barclays sold a further 33.7% of BAGL's issued share capital, resulting in the accounting deconsolidation of BAGL from the Barclays Group. As a result, as of 1 June 2017 BAGL was consequently no longer reported as a discontinued operation. The retained investment is reported in the Head Office segment, with Barclays' share of BAGL's dividend recognised in the Head Office income statement.

In Q317 Barclays contributed 1.5% of BAGL's ordinary shares to a Black Economic Empowerment scheme, resulting in Barclays accounting for 126 million ordinary shares in BAGL, representing 14.9% of BAGL's issued share capital, at 30 September 2017.

For regulatory reporting purposes, BAGL is treated on a proportional consolidated basis based on a holding of 21.9%. Barclays expects to proportionally consolidate BAGL based on a holding of 14.9% by 31 December 2017, following the expected delivery of 7.0% of BAGL's issued share capital as previously contracted. Subject to regulatory approval, Barclays expects to fully deconsolidate BAGL from a regulatory perspective by the end of 2018.

|  |                            |                            |
|--|----------------------------|----------------------------|
| Africa Banking   | Nine months ended 30.09.17 | Nine months ended 30.09.16 |
| Income statement information   | £m                         | £m                         |
| Net interest income  | 1,024                      | 1,543                      |
| Net fee, commission and other income   | 762                        | 1,136                      |
| Total income   | 1,786                      | 2,679                      |
| Credit impairment charges and other provisions   | (177)                      | (340)                      |
| Net operating income   | 1,609                      | 2,339                      |
| Operating expenses excluding impairment of Barclays' holding in BAGL                         | (1,130)                    | (1,618)                    |
| Other net income excluding loss on sale of BAGL  | 5                          | 4                          |
| Profit before tax excluding impairment of Barclays' holding in BAGL and loss on sale of BAGL | 484                        | 725                        |

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|   |         |       |
|---|---------|-------|
| Impairment of Barclays' holding in BAGL | (1,090) | -     |
| Loss on sale of BAGL                    | (1,435) | -     |
| (Loss)/profit before tax                | (2,041) | 725   |
| Tax charge                              | (154)   | (205) |
| (Loss)/profit after tax                 | (2,195) | 520   |
| Attributable (loss)/profit              | (2,335) | 240   |

<sup>1</sup> The Africa Banking income statement represents five months of results as a discontinued operation to 31 May 2017.

|  | Q317 | Q2171   | Q117  | Q416  | Q316  | Q216  | Q116  | Q415  |
|--|------|---------|-------|-------|-------|-------|-------|-------|
|  | £m   | £m      | £m    | £m    | £m    | £m    | £m    | £m    |
| Income statement information   |      |         |       |       |       |       |       |       |
| Net interest income  | -    | 407     | 617   | 626   | 561   | 502   | 480   | 468   |
| Net fee, commission and other income   | -    | 297     | 465   | 441   | 421   | 377   | 338   | 346   |
| Total income   | -    | 704     | 1,082 | 1,067 | 982   | 879   | 818   | 814   |
| Credit impairment charges and other provisions   | -    | (71)    | (106) | (105) | (96)  | (133) | (111) | (93)  |
| Net operating income   | -    | 633     | 976   | 962   | 886   | 746   | 707   | 721   |
| Operating expenses excluding UK bank levy and impairment of Barclays' holding in BAGL        | -    | (477)   | (653) | (727) | (598) | (543) | (477) | (501) |
| UK bank levy   | -    | -       | -     | (65)  | -     | -     | -     | (50)  |
| Other net income excluding loss on sale of BAGL  | -    | 3       | 2     | 2     | 2     | 1     | 1     | 3     |
| Profit before tax excluding impairment of Barclays' holding in BAGL and loss on sale of BAGL | -    | 159     | 325   | 172   | 290   | 204   | 231   | 173   |
| Impairment of Barclays' holding in BAGL  | -    | (206)   | (884) | -     | -     | -     | -     | -     |
| Loss on sale of BAGL   | -    | (1,435) | -     | -     | -     | -     | -     | -     |
| (Loss)/profit before tax   | -    | (1,482) | (559) | 172   | 290   | 204   | 231   | 173   |
| (Loss)/profit after tax  | -    | (1,537) | (658) | 71    | 209   | 145   | 166   | 101   |
| Attributable (loss)/profit   | -    | (1,534) | (801) | (52)  | 85    | 70    | 86    | 25    |
| Balance sheet information  | £bn  | £bn     | £bn   | £bn   | £bn   | £bn   | £bn   | £bn   |
| Total assets   | -    | -       | 66.0  | 65.1  | 61.1  | 56.0  | 52.7  | 47.9  |
| Risk weighted assets <sup>2</sup>  | -    | 9.8     | 41.3  | 42.3  | 39.9  | 36.1  | 33.9  | 31.7  |

<sup>1</sup> The Q217 Africa Banking income statement represents two months of results as a discontinued operation to 31 May 2017.

<sup>2</sup> RWAs are reported in Head Office.

Performance Management

Margins and balances

| Nine months ended 30.09.17 |                         |                     | Nine months ended 30.09.16 |                         |                     |
|----------------------------|-------------------------|---------------------|----------------------------|-------------------------|---------------------|
| Net interest income        | Average customer assets | Net interest margin | Net interest income        | Average customer assets | Net interest margin |
| £m                         | £m                      | %                   | £m                         | £m                      | %                   |

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|   |       |         |      |       |         |      |
|---|-------|---------|------|-------|---------|------|
| Barclays UK                                     | 4,546 | 171,279 | 3.55 | 4,546 | 167,306 | 3.63 |
| Barclays International <sup>1</sup>             | 3,255 | 106,183 | 4.10 | 3,165 | 105,507 | 4.01 |
| Total Barclays UK and<br>Barclays International | 7,801 | 277,462 | 3.76 | 7,711 | 272,813 | 3.78 |
| Other <sup>2</sup>                              | (228) |         |      | 303   |         |      |
| Total net interest income <sup>3</sup>          | 7,573 |         |      | 8,014 |         |      |

- 1 Barclays International margins include interest earning lending balances within the investment banking business.  
2 Other includes Head Office and non-lending related investment banking balances. Barclays Non-Core is included for the full comparative period and the first six months of the current period.  
3 Group net interest income includes net structural hedge contributions of £1.1bn (Q316 YTD: £1.0bn).

Quarterly analysis for Barclays UK and Barclays International

Three months ended 30.09.17

|  | Net interest<br>income<br>£m | Average customer<br>assets<br>£m | Net interest margin<br>% |
|--|------------------------------|----------------------------------|--------------------------|
| Barclays UK                                  | 1,501                        | 181,419                          | 3.28                     |
| Barclays International <sup>1</sup>          | 1,070                        | 100,828                          | 4.21                     |
| Total Barclays UK and Barclays International | 2,571                        | 282,247                          | 3.61                     |

Three months ended 30.06.17

|  |       |         |      |
|--|-------|---------|------|
| Barclays UK                                  | 1,534 | 166,345 | 3.70 |
| Barclays International <sup>1</sup>          | 1,064 | 104,899 | 4.07 |
| Total Barclays UK and Barclays International | 2,598 | 271,244 | 3.84 |

Three months ended 31.03.17

|  |       |         |      |
|--|-------|---------|------|
| Barclays UK                                  | 1,511 | 166,065 | 3.69 |
| Barclays International <sup>1</sup>          | 1,121 | 112,060 | 4.06 |
| Total Barclays UK and Barclays International | 2,632 | 278,125 | 3.84 |

Three months ended 31.12.16

|  |       |         |      |
|--|-------|---------|------|
| Barclays UK                                  | 1,502 | 167,935 | 3.56 |
| Barclays International <sup>1</sup>          | 1,110 | 112,936 | 3.91 |
| Total Barclays UK and Barclays International | 2,612 | 280,871 | 3.70 |

Three months ended 30.09.16

|  |       |         |      |
|--|-------|---------|------|
| Barclays UK                                  | 1,569 | 167,713 | 3.72 |
| Barclays International <sup>1</sup>          | 1,149 | 108,571 | 4.21 |
| Total Barclays UK and Barclays International | 2,718 | 276,284 | 3.91 |

- 1 Barclays International margins include interest earning lending balances within the investment banking business.

Credit Risk

## Analysis of retail and wholesale loans and advances and impairment

|   | Gross<br>loans and<br>advances | Impairment<br>allowance | Loans and<br>advances net of<br>impairment | Credit<br>risk<br>loans | CRLs % of<br>gross loans and<br>advances | Loan<br>impairment<br>charges <sup>1</sup> | Loan<br>loss<br>rates |
|---|--------------------------------|-------------------------|--|-------------------------|--|--|-----------------------|
| As at 30.09.17                                    | £m                             | £m                      | £m   | £m                      | %  | £m   | bps                   |
| Barclays UK                                       | 157,171                        | 1,638                   | 155,533                                    | 1,854                   | 1.2                                      | 584  | 50                    |
| Barclays<br>International                         | 31,561                         | 1,713                   | 29,848                                     | 1,231                   | 3.9                                      | 1,048                                      | 444                   |
| Head Office                                       | 9,537                          | 291                     | 9,246                                      | 713                     | 7.5                                      | 11   | 15                    |
| Barclays Non-Core <sup>2</sup> -                  | -                              | -                       | -  | -                       | -  | 30   | -                     |
| Total Group retail                                | 198,269                        | 3,642                   | 194,627                                    | 3,798                   | 1.9                                      | 1,673                                      | 113                   |
| Barclays UK                                       | 28,740                         | 261                     | 28,479                                     | 576                     | 2.0                                      | 15   | 7                     |
| Barclays<br>International                         | 191,566                        | 742                     | 190,824                                    | 1,609                   | 0.8                                      | 69   | 5                     |
| Head Office                                       | 7,595                          | 118                     | 7,477                                      | 210                     | 2.8                                      | 4  | 7                     |
| Barclays Non-Core <sup>2</sup> -                  | -                              | -                       | -  | -                       | -  | (1)  | -                     |
| Total Group<br>wholesale                          | 227,901                        | 1,121                   | 226,780                                    | 2,395                   | 1.1                                      | 87   | 5                     |
| Group total                                       | 426,170                        | 4,763                   | 421,407                                    | 6,193                   | 1.5                                      | 1,760                                      | 55                    |
| Traded loans                                      | 3,856                          | n/a                     | 3,856                                      | n/a                     |  |  |                       |
| Loans and advances<br>designated at fair<br>value | 11,013                         | n/a                     | 11,013                                     | n/a                     |  |  |                       |
| Loans and advances<br>held at fair value          | 14,869                         | n/a                     | 14,869                                     | n/a                     |  |  |                       |
| Total loans and<br>advances                       | 441,039                        | 4,763                   | 436,276                                    | 6,193                   |  |  |                       |
| As at 31.12.16                                    |                                |                         |  |                         |  |  |                       |
| Barclays UK                                       | 155,729                        | 1,519                   | 154,210                                    | 2,044                   | 1.3                                      | 866  | 56                    |
| Barclays<br>International                         | 33,485                         | 1,492                   | 31,993                                     | 1,249                   | 3.7                                      | 1,085                                      | 324                   |
| Barclays Non-Core                                 | 10,319                         | 385                     | 9,934                                      | 838                     | 8.1                                      | 102  | 99                    |
| Total Group retail                                | 199,533                        | 3,396                   | 196,137                                    | 4,131                   | 2.1                                      | 2,053                                      | 103                   |
| Barclays UK                                       | 15,204                         | 282                     | 14,922                                     | 591                     | 3.9                                      | 30   | 20                    |
| Barclays<br>International                         | 180,102                        | 748                     | 179,354                                    | 1,470                   | 0.8                                      | 258  | 14                    |
| Head Office                                       | 4,410                          | -                       | 4,410                                      | -                       | -  | -  | -                     |
| Barclays Non-Core                                 | 41,406                         | 194                     | 41,212                                     | 299                     | 0.7                                      | 11   | 3                     |
| Total Group<br>wholesale                          | 241,122                        | 1,224                   | 239,898                                    | 2,360                   | 1.0                                      | 299  | 12                    |
| Group total                                       | 440,655                        | 4,620                   | 436,035                                    | 6,491                   | 1.5                                      | 2,352                                      | 53                    |

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|   |         |       |         |       |
|---|---------|-------|---------|-------|
| Traded loans                                | 2,975   | n/a   | 2,975   | n/a   |
| Loans and advances designated at fair value | 10,519  | n/a   | 10,519  | n/a   |
| Loans and advances held at fair value       | 13,494  | n/a   | 13,494  | n/a   |
| Total loans and advances                    | 454,149 | 4,620 | 449,529 | 6,491 |

Excludes impairment charges on available for sale investments and reverse repurchase agreements. Q317  
1 impairment charges represent nine months charge; December 2016 impairment charges represent twelve months charge.

2 Barclays Non-Core represents charges for the six months ended 30 June 2017, primarily relating to Italian mortgages transferred into Head Office on 1 July 2017.

Condensed Consolidated Financial Statements

Consolidated summary income statement

|  | Nine months ended<br>30.09.17<br>£m | Nine months ended<br>30.09.16<br>£m |
|--|-------------------------------------|-------------------------------------|
| Total income   | 16,054                              | 16,459                              |
| Credit impairment charges and other provisions                                     | (1,763)                             | (1,720)                             |
| Net operating income   | 14,291                              | 14,739                              |
| Operating expenses   | (10,263)                            | (10,753)                            |
| Litigation and conduct   | (824)                               | (1,266)                             |
| Operating expenses   | (11,087)                            | (12,019)                            |
| Other net income   | 244                                 | 180                                 |
| Profit before tax  | 3,448                               | 2,900                               |
| Tax charge   | (1,102)                             | (1,043)                             |
| Profit after tax in respect of continuing operations                               | 2,346                               | 1,857                               |
| (Loss)/profit after tax in respect of discontinued operation                       | (2,195)                             | 520                                 |
| Profit after tax   | 151                                 | 2,377                               |
| Attributable to:   |                                     |                                     |
| Ordinary equity holders of the parent  | (628)                               | 1,524                               |
| Other equity holders <sup>1</sup>  | 458                                 | 318                                 |
| Total equity holders   | (170)                               | 1,842                               |
| Non-controlling interests in respect of continuing operations                      | 181                                 | 255                                 |
| Non-controlling interests in respect of discontinued operation                     | 140                                 | 280                                 |
| Profit after tax   | 151                                 | 2,377                               |
| Earnings per share   |                                     |                                     |
| Basic (loss)/earnings per ordinary share <sup>1</sup>                              | (3.0p)                              | 9.6p                                |
| Basic earnings per ordinary share in respect of continuing operations <sup>1</sup> | 10.8p                               | 8.1p                                |
| Basic (loss)/earnings per ordinary share in respect of discontinued operation      | (13.8p)                             | 1.5p                                |

The profit after tax attributable to other equity holders of £458m (Q316 YTD: £318m) is offset by a tax credit recorded in reserves of £125m (Q316 YTD: £89m). The net amount of £333m (Q316 YTD: £229m), along with non-controlling interests (NCI) is deducted from profit after tax in order to calculate earnings per share and return on average tangible shareholders' equity.

## Consolidated summary balance sheet

|  | As at<br>30.09.17 | As at<br>31.12.16 |
|--|-------------------|-------------------|
|  | £m                | £m                |
| <b>Assets</b>  |                   |                   |
| Cash and balances at central banks                                       | 175,826           | 102,353           |
| Items in the course of collection from other banks                       | 1,923             | 1,467             |
| Trading portfolio assets   | 92,456            | 80,240            |
| Financial assets designated at fair value                                | 115,504           | 78,608            |
| Derivative financial instruments   | 244,457           | 346,626           |
| Financial investments  | 61,879            | 63,317            |
| Loans and advances to banks  | 37,890            | 43,251            |
| Loans and advances to customers  | 383,517           | 392,784           |
| Reverse repurchase agreements and other similar secured lending          | 15,464            | 13,454            |
| Goodwill and intangible assets   | 7,759             | 7,726             |
| Current tax assets   | 913               | 561               |
| Deferred tax assets  | 4,460             | 4,869             |
| Assets included in disposal groups classified as held for sale           | 378               | 71,454            |
| Other assets   | 6,829             | 6,416             |
| <b>Total assets</b>  | <b>1,149,255</b>  | <b>1,213,126</b>  |
| <b>Liabilities</b>   |                   |                   |
| Deposits from banks  | 51,026            | 48,214            |
| Items in the course of collection due to other banks                     | 793               | 636               |
| Customer accounts  | 445,148           | 423,178           |
| Repurchase agreements and other similar secured borrowing                | 34,207            | 19,760            |
| Trading portfolio liabilities  | 41,626            | 34,687            |
| Financial liabilities designated at fair value                           | 150,453           | 96,031            |
| Derivative financial instruments   | 243,668           | 340,487           |
| Debt securities in issue   | 77,762            | 75,932            |
| Subordinated liabilities   | 25,085            | 23,383            |
| Current tax liabilities  | 1,033             | 737               |
| Deferred tax liabilities   | 30                | 29                |
| Liabilities included in disposal groups classified as held for sale      | 326               | 65,292            |
| Other liabilities  | 11,053            | 13,395            |
| <b>Total liabilities</b>   | <b>1,082,210</b>  | <b>1,141,761</b>  |
| <b>Equity</b>  |                   |                   |
| Called up share capital and share premium                                | 22,017            | 21,842            |
| Other reserves   | 5,074             | 6,051             |
| Retained earnings  | 28,618            | 30,531            |
| Shareholders' equity attributable to ordinary shareholders of the parent | 55,709            | 58,424            |
| Other equity instruments   | 8,940             | 6,449             |
| <b>Total equity excluding non-controlling interests</b>                  | <b>64,649</b>     | <b>64,873</b>     |

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|                              |           |           |
|------------------------------|-----------|-----------|
| Non-controlling interests    | 2,396     | 6,492     |
| Total equity                 | 67,045    | 71,365    |
| Total liabilities and equity | 1,149,255 | 1,213,126 |

Consolidated statement of changes in equity

|   | Called up share capital and share premium | Other equity instruments | Other reserves | Retained earnings | Total   | Non-controlling interests | Total equity |
|---|---|--------------------------|----------------|-------------------|---------|---------------------------|--------------|
| Nine months ended 30.09.17  | £m  | £m                       | £m             | £m                | £m      | £m                        | £m           |
| Balance as at 31 December 2016                                    | 21,842                                    | 6,449                    | 6,051          | 30,531            | 64,873  | 6,492                     | 71,365       |
| Effects of changes in accounting policies <sup>1</sup>            | -   | -                        | (175)          | 175               | -       | -                         | -            |
| Balance as at 1 January 2017                                      | 21,842                                    | 6,449                    | 5,876          | 30,706            | 64,873  | 6,492                     | 71,365       |
| Profit after tax  | -   | 458                      | -              | 1,707             | 2,165   | 181                       | 2,346        |
| Other comprehensive profit after tax for the period               | -   | -                        | (2,155)        | 18                | (2,137) | (1)                       | (2,138)      |
| Total comprehensive income net of tax from continuing operations  | -   | 458                      | (2,155)        | 1,725             | 28      | 180                       | 208          |
| Total comprehensive income net of tax from discontinued operation | -   | -                        | 1,332          | (2,335)           | (1,003) | 109                       | (894)        |
| Total comprehensive income for the period                         | -   | 458                      | (823)          | (610)             | (975)   | 289                       | (686)        |
| Issue of shares   | 117                                       | -                        | -              | -                 | 117     | -                         | 117          |
| Issue of shares under employee share schemes                      | 58  | -                        | -              | 381               | 439     | -                         | 439          |
| Issue and exchange of equity instruments                          | -   | 2,490                    | -              | -                 | 2,490   | -                         | 2,490        |
| Coupons paid on other equity instruments                          | -   | (458)                    | -              | 125               | (333)   | -                         | (333)        |
| Redemption and buy back of capital instruments                    | -   | -                        | -              | (473)             | (473)   | (657)                     | (1,130)      |
| Treasury shares   | -   | -                        | 15             | (618)             | (603)   | -                         | (603)        |
| Dividends   | -   | -                        | -              | (509)             | (509)   | (348)                     | (857)        |
| Net equity impact of partial BAGL disposal                        | -   | -                        | -              | (359)             | (359)   | (3,443)                   | (3,802)      |
| Other movements   | -   | 1                        | 6              | (25)              | (18)    | 63                        | 45           |
| Balance as at 30 September 2017                                   | 22,017                                    | 8,940                    | 5,074          | 28,618            | 64,649  | 2,396                     | 67,045       |

Three months ended 30.09.17

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|   |        |       |         |        |         |       |         |
|---|--------|-------|---------|--------|---------|-------|---------|
| Balance as at 30 June 2017  | 21,998 | 7,694 | 6,148   | 28,026 | 63,866  | 2,397 | 66,263  |
| Effects of changes in accounting policies <sup>1</sup>            | -      | -     | -       | -      | -       | -     | -       |
| Balance as at 1 July 2017   | 21,998 | 7,694 | 6,148   | 28,026 | 63,866  | 2,397 | 66,263  |
| Profit after tax  | -      | 157   | -       | 583    | 740     | 43    | 783     |
| Other comprehensive profit after tax for the period               | -      | -     | (1,081) | 32     | (1,049) | -     | (1,049) |
| Total comprehensive income net of tax from continuing operations  | -      | 157   | (1,081) | 615    | (309)   | 43    | (266)   |
| Total comprehensive income net of tax from discontinued operation | -      | -     | -       | -      | -       | -     | -       |
| Total comprehensive income for the period                         | -      | 157   | (1,081) | 615    | (309)   | 43    | (266)   |
| Issue of shares   | 10     | -     | -       | -      | 10      | -     | 10      |
| Issue of shares under employee share schemes                      | 9      | -     | -       | 97     | 106     | -     | 106     |
| Issue and exchange of equity instruments                          | -      | 1,245 | -       | -      | 1,245   | -     | 1,245   |
| Coupons paid on other equity instruments                          | -      | (157) | -       | 43     | (114)   | -     | (114)   |
| Redemption and buy back of capital instruments                    | -      | -     | -       | -      | -       | -     | -       |
| Treasury shares   | -      | -     | 1       | (1)    | -       | -     | -       |
| Dividends   | -      | -     | -       | (170)  | (170)   | (41)  | (211)   |
| Net equity impact of partial BAGL disposal                        | -      | -     | -       | -      | -       | -     | -       |
| Other movements   | -      | 1     | 6       | 8      | 15      | (3)   | 12      |
| Balance as at 30 September 2017                                   | 22,017 | 8,940 | 5,074   | 28,618 | 64,649  | 2,396 | 67,045  |

|                              | As at<br>30.09.17 | As at<br>30.06.17 | As at<br>31.12.16 |
|------------------------------|-------------------|-------------------|-------------------|
|                              | £m                | £m                | £m                |
| Other reserves               |                   |                   |                   |
| Currency translation reserve | 3,140             | 3,756             | 3,051             |
| Available for sale reserve   | (113)             | (16)              | (74)              |
| Cash flow hedging reserve    | 1,196             | 1,578             | 2,105             |
| Own credit reserve           | (133)             | (153)             | -                 |
| Other <sup>2</sup>           | 984               | 983               | 969               |
| Total                        | 5,074             | 6,148             | 6,051             |

<sup>1</sup> As a result of the early adoption of the own credit provisions of IFRS 9 on 1 January 2017, own credit which was previously recorded in the income statement is now recognised within other comprehensive income. The cumulative unrealised own credit net loss of £175m has therefore been reclassified from retained earnings to a separate own credit reserve, within other reserves. During Q317 YTD a £42m gain on own credit has been booked in the reserve.

<sup>2</sup>

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As at 30 September 2017, there was a credit balance of £1,011m (June 2017: £1,011m credit; December 2016: £1,011m credit) in other reserves relating to the excess repurchase price paid over nominal of redeemed ordinary and preference shares issued by the group and a debit balance of £27m (June 2017: £28m debit; December 2016: £42m debit) in other reserves relating to treasury shares.

Barclays PLC Parent Company

Summary balance sheet

|   | As at<br>30.09.17 | As at<br>31.12.16 |
|---|-------------------|-------------------|
|   | £m                | £m                |
| <b>Assets</b>                             |                   |                   |
| Investments in subsidiaries               | 39,353            | 36,553            |
| Loans and advances to subsidiaries        | 22,451            | 19,421            |
| Financial investments                     | 4,746             | 1,218             |
| Derivative financial instruments          | 137               | 268               |
| Other assets                              | 114               | 105               |
| <b>Total assets</b>                       | <b>66,801</b>     | <b>57,565</b>     |
| <b>Liabilities</b>                        |                   |                   |
| Deposits from banks                       | 511               | 547               |
| Subordinated liabilities                  | 6,442             | 3,789             |
| Debt securities in issue                  | 20,643            | 16,893            |
| Other liabilities                         | 59                | 14                |
| <b>Total liabilities</b>                  | <b>27,655</b>     | <b>21,243</b>     |
| <b>Equity</b>                             |                   |                   |
| Called up share capital and share premium | 22,017            | 21,842            |
| Other equity instruments                  | 8,942             | 6,453             |
| Other reserves                            | 458               | 420               |
| Retained earnings                         | 7,729             | 7,607             |
| <b>Total equity</b>                       | <b>39,146</b>     | <b>36,322</b>     |
| <b>Total liabilities and equity</b>       | <b>66,801</b>     | <b>57,565</b>     |

Investments in subsidiaries

The investment in subsidiaries of £39,353m (December 2016: £36,553m) mainly represents investments made into Barclays Bank PLC, including £8,986m (December 2016: £6,486m) of Additional Tier 1 (AT1) securities. The increase of £2,800m was driven by AT1 issuances of £2,500m during the period, as well as a £300m investment in the Group Service Company.

Loans and advances to subsidiaries, subordinated liabilities and debt securities in issue

For the nine months ended 30 September 2017, Barclays PLC issued \$2bn of Fixed Rate Subordinated Notes and €1.5bn of Fixed Rate Subordinated Notes included within the subordinated liabilities balance of £6,442m (December 2016: £3,789m), \$5bn of Fixed and Floating Rate Senior Notes and £950m of Fixed Rate Senior Notes included within the debt securities in issue balance of £20,643m (December 2016: £16,893m). The proceeds raised through these transactions were used to invest in Barclays Bank PLC in each case with a ranking corresponding to the notes issued by Barclays PLC and included within the loans and advances to subsidiary balance of £22,451m (December 2016: £19,421m).

#### Management of internal investments, loans and advances

Barclays PLC retains the discretion to manage the nature of its internal investments in subsidiaries according to their regulatory and business needs. As we implement our structural reform programme, Barclays PLC will invest capital and funding to Barclays Bank PLC, the Group Service Company and other Group subsidiaries such as the US Intermediate Holding Company (IHC) and the UK ring-fenced bank.

#### Structural reform

Barclays' plans for UK ring-fencing remain on track. The relevant court processes are scheduled to begin in November 2017, and we intend to complete the restructure and fully establish the UK ring-fenced bank in April 2018, ahead of the 1 January 2019 legislative deadline for implementation.

Barclays Services Limited (the "Group Service Company") has been established as a direct subsidiary of Barclays PLC to deliver operational continuity and to drive operational efficiencies across the Group. In September 2017, Barclays transferred c.£3.8bn of assets and liabilities from Barclays Bank PLC and its subsidiaries to the Group Service Company.

#### Treasury and Capital Risk

##### CRD IV capital

Barclays' current regulatory requirement is to meet a fully loaded CET1 ratio comprising the required 4.5% Pillar 1 minimum CET1 requirement and, phased in from 2016, a Combined Buffer Requirement. This currently comprises a Capital Conservation Buffer (CCB) and a Global Systemically Important Institution (G-SII) buffer determined by the PRA in line with guidance from the Financial Stability Board (FSB). Both buffers are subject to phased implementation at 25% per annum from 2016 with full effect from 2019. The CCB has been set at 2.5% with 1.25% applicable for 2017. The G-SII buffer for 2017 has been set at 2% with 1% applicable for 2017. On 21 November 2016 the FSB confirmed that the G-SII buffer for 2018 will be 1.5% with 1.1% applicable for 2018.

The Combined Buffer Requirement also includes a Counter-Cyclical Capital Buffer (CCyB) and a Systemic Risk Buffer (SRB). On 27 June 2017 the Financial Policy Committee (FPC) increased the UK CCyB rate from 0% to 0.5% applicable from 27 June 2018. Other national authorities also determine the appropriate CCyBs that should be applied to exposures in their jurisdiction. CCyBs have started to apply for Barclays' exposures to other jurisdictions; however based on current exposures these are not material. No SRB has been set to date.

In addition, Barclays' Pillar 2A requirement as per the PRA's Individual Capital Guidance (ICG) for 2017 based on a point in time assessment is 4.2% of which 56% needs to be met in CET1 form, equating to approximately 2.3% of RWAs. The Pillar 2A requirement is subject to at least annual review.

For regulatory reporting purposes, BAGL is treated on a proportional consolidated basis based on Barclays' holding in BAGL of 21.9%.

As at 30 September 2017, Barclays' CET1 ratio was 13.1% which exceeds the 2017 transitional minimum requirement of 9.1% including the minimum 4.5% CET1 ratio requirement, 2.3% of Pillar 2A, a 1.25% CCB buffer, a 1% G-SII buffer and a 0% CCyB.

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| Capital ratios  | As at<br>30.09.17 | As at<br>30.06.17 | As at<br>31.12.16 |
|---|-------------------|-------------------|-------------------|
| Fully loaded CET1 <sup>1,2</sup>  | 13.1%             | 13.1%             | 12.4%             |
| PRA Transitional Tier 1 <sup>3,4</sup>  | 16.9%             | 16.6%             | 15.6%             |
| PRA Transitional Total Capital <sup>3,4</sup>   | 21.2%             | 20.7%             | 19.6%             |
| Capital resources   | £m                | £m                | £m                |
| Shareholders' equity (excluding non-controlling interests) per the balance sheet      | 64,649            | 63,866            | 64,873            |
| Less: other equity instruments (recognised as AT1 capital)                            | (8,940)           | (7,694)           | (6,449)           |
| Adjustment to retained earnings for foreseeable dividends                             | (284)             | (303)             | (388)             |
| Minority Interests (amount allowed in consolidated CET1)                              | -                 | -                 | 1,825             |
| Other regulatory adjustments and deductions:  |                   |                   |                   |
| Additional value adjustments (PVA)  | (1,462)           | (1,494)           | (1,571)           |
| Goodwill and intangible assets  | (7,787)           | (7,756)           | (9,054)           |
| Deferred tax assets that rely on future profitability excluding temporary differences | (482)             | (346)             | (494)             |
| Fair value reserves related to gains or losses on cash flow hedges                    | (1,195)           | (1,576)           | (2,104)           |
| Excess of expected losses over impairment   | (1,423)           | (1,179)           | (1,294)           |
| Gains or losses on liabilities at fair value resulting from own credit                | 28                | 58                | 86                |
| Defined-benefit pension fund assets   | (683)             | (542)             | (38)              |
| Direct and indirect holdings by an institution of own CET1 instruments                | (50)              | (50)              | (50)              |
| Deferred tax assets arising from temporary differences (amount above 10% threshold)   | -                 | (115)             | (183)             |
| Other regulatory adjustments  | (42)              | (35)              | 45                |
| Fully loaded CET1 capital   | 42,329            | 42,834            | 45,204            |
| Additional Tier 1 (AT1) capital   |                   |                   |                   |
| Capital instruments and related share premium accounts                                | 8,940             | 7,694             | 6,449             |
| Qualifying AT1 capital (including minority interests) issued by subsidiaries          | 3,802             | 3,843             | 5,445             |
| Other regulatory adjustments and deductions   | (130)             | (130)             | (130)             |
| Transitional AT1 capital <sup>5</sup>   | 12,612            | 11,407            | 11,764            |
| PRA Transitional Tier 1 capital   | 54,941            | 54,241            | 56,968            |
| Tier 2 (T2) capital   |                   |                   |                   |
| Capital instruments and related share premium accounts                                | 6,371             | 5,198             | 3,769             |
| Qualifying T2 capital (including minority interests) issued by subsidiaries           | 7,839             | 8,486             | 11,366            |
| Other regulatory adjustments and deductions   | (251)             | (252)             | (257)             |
| PRA Transitional total regulatory capital   | 68,900            | 67,673            | 71,846            |

<sup>1</sup> The transitional regulatory adjustments to CET1 capital are no longer applicable resulting in CET1 capital on a fully loaded basis being equal to that on a transitional basis.

<sup>2</sup> The CRD IV CET1 ratio (FSA October 2012 transitional statement) as applicable to Barclays' Tier 2 Contingent Capital Notes was 13.7% based on £44.3bn of transitional CRD IV CET1 capital and £324bn of RWAs.

<sup>3</sup> The PRA transitional capital is based on the PRA Rulebook and accompanying supervisory statements.

<sup>4</sup> As at 30 September 2017, Barclays' fully loaded Tier 1 capital was £51,139m, and the fully loaded Tier 1 ratio was 15.8%. Fully loaded total regulatory capital was £65,936m and the fully loaded total capital ratio was 20.3%. The fully loaded Tier 1 capital and total capital measures are calculated without applying the transitional provisions set out in CRD IV and assessing compliance of AT1 and T2 instruments against the relevant criteria in CRD IV.

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5 Of the £12.6bn transitional AT1 capital, fully loaded AT1 capital comprises the £8.9bn of contingent convertible instruments issued by Barclays PLC (the holding company) and related share premium accounts, and £0.1bn capital deductions. It excludes £3.8bn legacy tier 1 capital instruments issued by subsidiaries and subject to grandfathering. For the leverage ratio, only the AT1 capital on a fully loaded basis is applicable.

|  | Three months ended<br>30.09.17<br>£m | Nine months ended<br>30.09.17<br>£m |
|--|--------------------------------------|-------------------------------------|
| Movement in CET1 capital   |                                      |                                     |
| Opening CET1 capital   | 42,834                               | 45,204                              |
| Profit/(loss) for the period attributable to equity holders  | 740                                  | (170)                               |
| Own credit relating to derivative liabilities  | (10)                                 | 69                                  |
| Dividends paid and foreseen  | (265)                                | (738)                               |
| Increase/(decrease) in retained regulatory capital generated from earnings                               | 465                                  | (839)                               |
| Net impact of share schemes  | 116                                  | (47)                                |
| Available for sale reserves  | (97)                                 | (39)                                |
| Currency translation reserves  | (616)                                | 89                                  |
| Other reserves   | (13)                                 | (947)                               |
| Decrease in other qualifying reserves  | (610)                                | (944)                               |
| Retirement benefit reserve   | 52                                   | 23                                  |
| Defined-benefit pension fund asset deduction   | (141)                                | (645)                               |
| Net impact of pensions   | (89)                                 | (622)                               |
| Minority interests   | -                                    | (1,825)                             |
| Additional value adjustments (PVA)   | 32                                   | 109                                 |
| Goodwill and intangible assets   | (31)                                 | 1,267                               |
| Deferred tax assets that rely on future profitability excluding those arising from temporary differences | (136)                                | 12                                  |
| Excess of expected loss over impairment  | (244)                                | (129)                               |
| Deferred tax assets arising from temporary differences (amount above 10% threshold)                      | 115                                  | 183                                 |
| Other regulatory adjustments   | (7)                                  | (87)                                |
| Decrease in regulatory capital due to adjustments and deductions   | (271)                                | (470)                               |
| Closing CET1 capital   | 42,329                               | 42,329                              |

CET1 capital decreased to £42.3bn (December 2016: £45.2bn) due to the following:

A £0.2bn loss for the period attributable to equity holders as £2.2bn profit after tax in respect of continuing operations was more than offset by losses in respect of the discontinued operation of £2.3bn. These losses, resulting from the impairment of Barclays' holding in BAGL allocated to goodwill and the recycling of BAGL currency translation reserve losses to the income statement, had no impact on CET1 capital with offsetting movements in the goodwill and intangible assets deduction and other qualifying reserves

A £0.7bn decrease for dividends paid and foreseen

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A £0.1bn increase in the currency translation reserve largely due to the £1.4bn recycling of BAGL losses to the income statement which were offset by a £1.3bn decrease driven by the appreciation of GBP against USD

A £0.9bn decrease in other qualifying reserves which included a £0.5bn decrease as a result of USD preference share redemptions and £0.4bn of separation payments in relation to the sale of Barclays' holding in BAGL

A £0.6bn decrease net of tax as a result of movements relating to pensions. The pension asset capital deduction increase relates to the UK Retirement Fund scheme, which is the Group's main pension scheme, moving from a small deficit in December 2016 to a £0.9bn surplus largely due to contributions in the period

A £1.8bn decrease due to BAGL minority interests which are no longer eligible as a result of proportional consolidation of BAGL

A £1.3bn increase due to a reduced goodwill and intangible assets deduction largely as a result of the impairment of Barclays' holding in BAGL allocated to goodwill

Risk  
weighted  
assets  
(RWAs) by  
risk type and  
business

|                        | Credit risk |         | Counterparty credit risk |        | Market risk         |       | Operational risk<br>CVA | Total RWAs |        |         |    |
|------------------------|-------------|---------|--------------------------|--------|---------------------|-------|-------------------------|------------|--------|---------|----|
|                        | Std         | IRB     | Std                      | IRB    | Settle-ment<br>Risk | Std   |                         | IMA        |        |         |    |
| As at                  | £m          | £m      | £m                       | £m     | £m                  | £m    | £m                      | £m         | £m     | £m      | £m |
| 30.09.17               |             |         |                          |        |                     |       |                         |            |        |         |    |
| Barclays UK            | 4,278       | 53,364  | 3                        | -      | -                   | 31    | -                       | -          | 12,338 | 70,014  |    |
| Barclays International | 47,775      | 79,013  | 17,830                   | 17,387 | 68                  | 2,847 | 12,985                  | 12,774     | 27,537 | 218,216 |    |
| Head Office            | 14,241      | 12,274  | 89                       | 585    | -                   | 151   | 114                     | 1,827      | 16,785 | 36,066  |    |
| Barclays Group         | 56,294      | 144,651 | 17,922                   | 17,972 | 68                  | 3,029 | 13,099                  | 14,601     | 56,660 | 324,296 |    |
| As at                  |             |         |                          |        |                     |       |                         |            |        |         |    |
| 30.06.17               |             |         |                          |        |                     |       |                         |            |        |         |    |
| Barclays UK            | 3,768       | 49,979  | 3                        | -      | -                   | 31    | -                       | -          | 12,338 | 66,119  |    |
| Barclays International | 49,382      | 81,109  | 15,456                   | 13,962 | 32                  | 2,205 | 11,100                  | 11,460     | 27,538 | 212,244 |    |
| Head Office            | 12,612      | 7,891   | 68                       | 535    | -                   | 207   | 146                     | 1,876      | 12,871 | 26,206  |    |
| Barclays Non-Core      | 2,627       | 9,102   | 874                      | 4,072  | -                   | 590   | 294                     | 1,373      | 3,913  | 22,845  |    |
| Barclays Group         | 58,389      | 148,081 | 16,401                   | 18,569 | 32                  | 3,033 | 11,540                  | 14,709     | 56,660 | 327,414 |    |
| As at                  |             |         |                          |        |                     |       |                         |            |        |         |    |
| 31.12.16               |             |         |                          |        |                     |       |                         |            |        |         |    |
| Barclays UK            | 5,592       | 49,591  | 47                       | -      | -                   | -     | -                       | -          | 12,293 | 67,523  |    |

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|                        |        |         |        |        |    |       |        |        |        |         |
|------------------------|--------|---------|--------|--------|----|-------|--------|--------|--------|---------|
| Barclays International | 53,201 | 82,327  | 13,515 | 13,706 | 30 | 3,581 | 9,343  | 9,460  | 27,538 | 212,701 |
| Head Office            | 19,048 | 27,122  | 77     | 1,157  | -  | 927   | 482    | 2,323  | 12,156 | 53,292  |
| Barclays Non-Core      | 4,714  | 9,945   | 1,043  | 6,081  | 37 | 2,235 | 477    | 2,928  | 4,673  | 32,133  |
| Barclays Group         | 72,555 | 168,985 | 14,682 | 20,944 | 67 | 6,743 | 10,302 | 14,711 | 56,660 | 365,649 |

1 Includes Africa Banking RWAs.

Movement analysis of RWAs

|   | Credit risk | Counterparty credit risk | Market risk | Operational risk | Total RWAs |
|---|-------------|--------------------------|-------------|------------------|------------|
|   | £bn         | £bn                      | £bn         | £bn              | £bn        |
| As at 01.01.17                          | 241.5       | 42.4                     | 25.0        | 56.7             | 365.6      |
| Book size                               | (3.3)       | (1.6)                    | 4.3         | -                | (0.6)      |
| Acquisitions and disposals              | (28.7)      | (1.4)                    | (1.5)       | -                | (31.6)     |
| Book quality                            | (2.3)       | 0.1                      | 0.1         | -                | (2.1)      |
| Model updates                           | (1.3)       | -                        | -           | -                | (1.3)      |
| Methodology and policy                  | (0.2)       | (0.5)                    | (0.2)       | -                | (0.9)      |
| Foreign exchange movements <sup>1</sup> | (4.8)       | -                        | -           | -                | (4.8)      |
| As at 30.09.17                          | 200.9       | 39.0                     | 27.7        | 56.7             | 324.3      |

1 Foreign exchange movement does not include FX for modelled counterparty risk or modelled market risk.

RWAs decreased £41.4bn to £324.3bn, due to:

Acquisitions and disposals decreased RWAs £31.6bn primarily as a result of the proportional consolidation of BAGL

Book quality decreased RWAs £2.1bn primarily due to changes in risk profile in Barclays International

Model updates decreased RWAs £1.3bn primarily due to model changes in Africa Banking prior to the sell down of Barclays' holding in BAGL

Foreign exchange movements decreased RWAs £4.8bn primarily due to the depreciation of USD against GBP

Leverage ratio and exposures

Barclays is subject to a leverage ratio requirement that is implemented on a phased basis, with a transitional requirement of 3.4% as at 30 September 2017; this comprises the 3% minimum requirement, a transitional G-SII additional leverage ratio buffer (G-SII ALRB) and a countercyclical leverage ratio buffer (CCLB). Based on both

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future and proposed requirements, the expected end point leverage requirement is 4.0%. Additionally, the CRR fully loaded leverage requirement is currently expected to be 3%, although this may be impacted by the Basel Consultation on the Leverage Framework.

Barclays is required to disclose an average UK leverage ratio which is based on capital and exposure measures on the last day of each month in the quarter; as well as a UK leverage ratio which is based on the last day of the quarter. Both approaches exclude qualifying cash at central banks from the calculation of leverage exposures. There is also a CRR leverage ratio disclosure requirement, which is based on the end point CRR definition of Tier 1 capital and the CRR definition of leverage exposure.

As at 30 September 2017, Barclays' average UK leverage ratio was 4.9% (December 2016: 4.5%) and the UK leverage ratio was 5.1% (December 2016: 5.0%), which exceeds the transitional leverage requirement for Barclays of 3.4%, and expected end point leverage requirement of 4.0%. The CRR leverage ratio was 4.4% (December 2016: 4.6%).

|   | As at<br>30.09.17<br>£bn | As at<br>30.06.17<br>£bn | As at<br>31.12.16<br>£bn |
|---|--------------------------|--------------------------|--------------------------|
| UK leverage ratio   | 4.9%                     | 4.8%                     | 4.5%                     |
| Average UK leverage ratio                                       | 5.1%                     | 5.0%                     | 5.0%                     |
| UK leverage ratio   | 1,035                    | 1,092                    | 1,137                    |
| Average UK leverage exposure                                    | 1,002                    | 999                      | 1,050                    |
| UK leverage exposure  | 51.2                     | 52.1                     | 51.6                     |
| Fully loaded Tier 1 capital (quarterly month end average)       |                          |                          |                          |
| CRR leverage ratio  |                          |                          |                          |
| Accounting assets   |                          |                          |                          |
| Derivative financial instruments                                | 244                      | 260                      | 347                      |
| Cash collateral   | 56                       | 58                       | 67                       |
| Reverse repurchase agreements and other similar secured lending | 15                       | 17                       | 13                       |
| Financial assets designated at fair value <sup>1</sup>          | 116                      | 107                      | 79                       |
| Loans and advances and other assets                             | 718                      | 693                      | 707                      |
| Total IFRS assets   | 1,149                    | 1,135                    | 1,213                    |
| Regulatory consolidation adjustments                            | 13                       | 10                       | (6)                      |
| Derivatives adjustments   |                          |                          |                          |
| Derivatives netting   | (222)                    | (235)                    | (313)                    |
| Adjustments to cash collateral                                  | (42)                     | (47)                     | (50)                     |
| Net written credit protection                                   | 15                       | 12                       | 12                       |
| Potential Future Exposure (PFE) on derivatives                  | 124                      | 127                      | 136                      |
| Total derivatives adjustments                                   | (125)                    | (143)                    | (215)                    |
| Securities financing transactions (SFTs) adjustments            | 23                       | 24                       | 29                       |
| Regulatory deductions and other adjustments                     | (13)                     | (13)                     | (15)                     |
| Weighted off-balance sheet commitments                          | 104                      | 109                      | 119                      |
| CRR leverage exposure   | 1,151                    | 1,122                    | 1,125                    |
| Fully loaded CET 1 capital                                      | 42.3                     | 42.8                     | 45.2                     |

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|                             |      |      |      |
|-----------------------------|------|------|------|
| Fully loaded AT1 capital    | 8.8  | 7.6  | 6.8  |
| Fully loaded Tier 1 capital | 51.1 | 50.4 | 52.0 |
| CRR Leverage ratio          | 4.4% | 4.5% | 4.6% |

<sup>1</sup> Included within financial assets designated at fair value are reverse repurchase agreements designated at fair value of £99bn (December 2016: £63bn).

The average UK leverage exposure as at 30 September 2017, which excludes qualifying central bank claims, was £1,035bn (December 2016: £1,137bn), resulting in an average UK leverage ratio of 4.9% (December 2016: 4.5%). The CET1 capital held against the 0.35% transitional G-SII ALRB was £3.5bn. The impact of the CCLB is currently nil.

The CRR leverage ratio decreased to 4.4% (December 2016: 4.6%) primarily driven by a £0.9bn decrease in fully loaded Tier 1 capital to £51.1bn as well as a £26bn increase in leverage exposure to £1,151bn.

Loans and advances and other assets increased by £11bn to £718bn. This was driven primarily by a £73bn increase in cash and balances at central banks mainly due to an increase in the cash contribution to the Group liquidity pool, a £71bn decrease in assets held for sale mainly due to the sell down of Barclays' holding in BAGL, a £13bn increase in settlement balances and a £12bn increase in trading portfolio assets due to client activity

Reverse repurchase agreements increased £38bn to £114bn, primarily due to an increase in matched book trading

Net derivative leverage exposures, excluding net written credit protection and PFE on derivatives, decreased £15bn to £36bn due to a reduction in IFRS derivatives mainly due to a decrease in interest rate and foreign exchange derivatives, the rundown of Non-Core assets and a decrease in cash collateral

Regulatory consolidation adjustments increased £19bn to £13bn primarily as a result of the proportional consolidation of BAGL following the sell down of Barclays' holding

Potential future exposure on derivatives decreased £12bn to £124bn primarily due to the rundown in Non-Core assets and the appreciation of GBP against major currencies

Weighted off-balance sheet commitments decreased £15bn to £104bn primarily as a result of the proportional consolidation of BAGL following the sell down of Barclays' holding

The difference between the average UK leverage ratio and the CRR leverage ratio was driven by the exemption of qualifying central bank claims, partially offset by higher positions for July and August within trading portfolio assets and settlement balances.

Additional Barclays regulatory disclosures prepared in accordance with the EBA Guidelines on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 will be disclosed on 26 October 2017, available at [home.barclays/results](http://home.barclays/results).

Appendix: Non-IFRS Performance Measures

Barclays' management believes that the non-IFRS performance measures included in this document provide valuable information to the readers of the financial statements as they enable the reader to identify a more consistent basis for comparing the business' performance between financial periods, and provide more detail concerning the elements of performance which the managers of these businesses are most directly able to influence or are relevant for an assessment of Barclays PLC and its subsidiaries (the Group). They also reflect an important aspect of the way in which operating targets are defined and performance is monitored by Barclays' management.

Any non-IFRS performance measures in this document are not a substitute for IFRS measures and readers should consider the IFRS measures as well.

#### Non-IFRS performance measures glossary

| Measure   | Definition   |
|---|--|
| Return on average tangible shareholders' equity           | Statutory profit after tax attributable to ordinary shareholders, including an adjustment for the tax credit in reserves in respect of other equity instruments, as a proportion of average shareholders' equity excluding non-controlling interests and other equity instruments adjusted for the deduction of intangible assets and goodwill. The components of the calculation have been included on pages 34-35.               |
| Return on average allocated tangible shareholders' equity | Statutory profit after tax attributable to ordinary shareholders, including an adjustment for the tax credit in reserves in respect of other equity instruments, as a proportion of average allocated tangible shareholders' equity. The components of the calculation have been included on pages 34-35.  |
| Period end allocated tangible equity                      | Allocated tangible equity is calculated as 12.0% (2016: 11.5%) of CRD IV fully loaded RWAs for each business, adjusted for CRD IV fully loaded capital deductions, excluding goodwill and intangible assets, reflecting the assumptions the Group uses for capital planning purposes. Head Office allocated tangible equity represents the difference between the Group's tangible equity and the amounts allocated to businesses. |
| Average tangible shareholders' equity                     | Calculated as the average of the previous month's period end tangible equity and the current month's period end tangible equity. The average tangible shareholders' equity for the period is the average of the monthly averages within that period.   |
| Average allocated tangible shareholders' equity           | Calculated as the average of the previous month's period end allocated tangible equity and the current month's period end allocated tangible equity. The average allocated tangible shareholders' equity for the period is the average of the monthly averages within that period.   |
| Cost: income ratio  | Total operating expenses divided by total income.  |
| Loan loss rate  | Quoted in basis points and represents total annualised loan impairment divided by gross loans and advances to customers and banks held at amortised cost at the balance sheet date.  |
| Loan: deposit ratio                                       | Loans and advances divided by customer accounts calculated for Barclays UK and Barclays International, excluding investment banking balances other than interest earning lending. This excludes particular liabilities issued by the retail businesses that have characteristics   |

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comparable to retail deposits (for example structured Certificates of Deposit and retail bonds), which are included within debt securities in issue.

Net interest margin Annualised net interest income divided by the sum of average customer assets. The components of the calculation have been included on page 21.

Tangible net asset value per share Calculated by dividing shareholders' equity, excluding non-controlling interests and other equity instruments, less goodwill and intangible assets, by the number of issued ordinary shares. The components of the calculation have been included on page 35.

Returns

Return on average allocated tangible equity is calculated as profit for the period attributable to ordinary equity holders of the parent (adjusted for the tax credit recorded in reserves in respect of interest payments on other equity instruments) divided by average allocated tangible equity for the period, excluding non-controlling and other equity interests for businesses. Allocated tangible equity has been calculated as 12.0% (2016: 11.5%) of CRD IV fully loaded RWAs for each business, adjusted for CRD IV fully loaded capital deductions, excluding goodwill and intangible assets, reflecting the assumptions the Group uses for capital planning purposes. Head Office average allocated tangible equity represents the difference between the Group's average tangible equity and the amounts allocated to businesses.

|  | Nine months ended<br>30.09.17 | Nine months ended<br>30.09.16 |
|--|-------------------------------|-------------------------------|
| Attributable profit/(loss)   | £m                            | £m                            |
| Barclays UK  | 608                           | 445                           |
| Corporate and Investment Bank  | 1,423                         | 1,356                         |
| Consumer, Cards and Payments   | 592                           | 1,013                         |
| Barclays International   | 2,015                         | 2,369                         |
| Head Office  | (497)                         | (113)                         |
| Barclays Non-Core  | (419)                         | (1,418)                       |
| Africa Banking discontinued operation                                  | (2,335)                       | 240                           |
| Barclays Group   | (628)                         | 1,524                         |
| Tax credit in respect of interest payments on other equity instruments |                               |                               |
| Barclays UK  | 27                            | 21                            |
| Corporate and Investment Bank  | 73                            | 52                            |
| Consumer, Cards and Payments   | 13                            | 8                             |
| Barclays International   | 86                            | 60                            |
| Head Office  | 2                             | (4)                           |
| Barclays Non-Core  | 10                            | 13                            |
| Africa Banking discontinued operation                                  | -                             | -                             |
| Barclays Group   | 125                           | 89                            |
| Profit/(loss) attributable to ordinary equity holders of the parent    |                               |                               |
| Barclays UK  | 635                           | 466                           |
| Corporate and Investment Bank  | 1,496                         | 1,408                         |
| Consumer, Cards and Payments   | 605                           | 1,021                         |
| Barclays International   | 2,101                         | 2,429                         |
| Head Office  | (495)                         | (117)                         |
| Barclays Non-Core  | (409)                         | (1,405)                       |

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|                                       |         |       |
|---------------------------------------|---------|-------|
| Africa Banking discontinued operation | (2,335) | 240   |
| Barclays Group                        | (503)   | 1,613 |

|                                   |      |      |
|-----------------------------------|------|------|
| Average allocated tangible equity | £bn  | £bn  |
| Barclays UK                       | 9.0  | 9.0  |
| Corporate and Investment Bank     | 23.8 | 21.6 |
| Consumer, Cards and Payments      | 4.2  | 3.6  |
| Barclays International            | 28.0 | 25.2 |
| Head Office <sup>1</sup>          | 9.0  | 6.3  |
| Barclays Non-Core                 | 3.2  | 8.2  |
| Barclays Group                    | 49.2 | 48.7 |

|   |        |       |
|---|--------|-------|
| Return on average allocated tangible equity |        |       |
| Barclays UK                                 | 9.4%   | 6.9%  |
| Corporate and Investment Bank               | 8.4%   | 8.7%  |
| Consumer, Cards and Payments                | 19.3%  | 38.3% |
| Barclays International                      | 10.0%  | 12.9% |
| Barclays Group                              | (1.4%) | 4.4%  |

1 Includes Africa Banking.

Returns excluding charges for PPI, impairment of Barclays' holding in BAGL and loss on the sale of BAGL

|   |          |                   |
|---|----------|-------------------|
|   |          | Nine months ended |
| Profit attributable to ordinary equity holders of the parent excluding charges for PPI, impairment of Barclays' holding in BAGL and loss on the sale of BAGL <sup>1</sup>   | 30.09.17 |                   |
| Barclays Group profit attributable to ordinary equity holders   | £m       | (503)             |
| Impact of charges for PPI <sup>2</sup>  |          | 692               |
| Impact of impairment of Barclays' holding in BAGL   |          | 1,008             |
| Impact of loss on the sale of BAGL  |          | 1,435             |
| Barclays Group profit attributable to ordinary equity holders of the parent excluding charges for PPI, impairment of Barclays' holding in BAGL and loss on the sale of BAGL | 2,632    |                   |
| Average allocated tangible equity   |          | £bn               |
| Barclays Group  |          | 49.2              |
| Return on average allocated tangible equity excluding charges for PPI, impairment of Barclays' holding in BAGL and loss on the sale of BAGL                                 |          |                   |
| Barclays Group  |          | 7.1%              |

Earnings per share excluding charges for PPI, impairment of Barclays' holding in BAGL and loss on the sale of BAGL

Nine months ended

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|   |             |
|---|-------------|
| Profit attributable to ordinary equity holders of the parent excluding charges for PPI, impairment of Barclays' holding in BAGL and loss on the sale of BAGL                | 30.09.17    |
| Barclays Group profit attributable to ordinary equity holders   | £m<br>(503) |
| Impact of charges for PPI <sup>2</sup>  | 692         |
| Impact of impairment of Barclays' holding in BAGL   | 1,008       |
| Impact of loss on the sale of BAGL  | 1,435       |
| Barclays Group profit attributable to ordinary equity holders of the parent excluding charges for PPI, impairment of Barclays' holding in BAGL and loss on the sale of BAGL | 2,632       |
|   | m           |
| Basic weighted average number of shares   | 16,994      |
| Basic earnings per ordinary share excluding charges for PPI, impairment of Barclays' holding in BAGL and loss on the sale of BAGL   | p           |
| Barclays Group  | 15.5        |

<sup>1</sup> The profit after tax attributable to other equity holders of £458m (Q316 YTD: £318m) is offset by a tax credit recorded in reserves of £125m (Q316 YTD: £89m). The net amount of £333m (Q316 YTD: £229m), along with non-controlling interests (NCI) is deducted from profit after tax in order to calculate earnings per share and return on average tangible shareholders' equity.

<sup>2</sup> Represents the post-tax impact.

| Tangible net asset value  | As at<br>30.09.17<br>£m | As at<br>30.06.17<br>£m | As at<br>31.12.16<br>£m |
|---|-------------------------|-------------------------|-------------------------|
| Total equity excluding non-controlling interests                                  | 64,649                  | 63,866                  | 64,873                  |
| Other equity instruments  | (8,940)                 | (7,694)                 | (6,449)                 |
| Goodwill and intangibles <sup>1</sup>   | (7,759)                 | (7,724)                 | (9,245)                 |
| Tangible shareholders' equity attributable to ordinary shareholders of the parent | 47,950                  | 48,448                  | 49,179                  |
|   | m                       | m                       | m                       |
| Shares in issue   | 17,043                  | 17,034                  | 16,963                  |
|   | p                       | p                       | p                       |
| Tangible net asset value per share  | 281                     | 284                     | 290                     |

<sup>1</sup> Comparative figures for 2016 include goodwill and intangibles in relation to Africa Banking.

Shareholder Information

Results timetable<sup>1</sup>

Date

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|                             |          |          |          | % Change <sup>3</sup> |          |
|-----------------------------|----------|----------|----------|-----------------------|----------|
|                             | 30.09.17 | 30.06.17 | 30.09.16 | 30.06.17              | 30.09.16 |
| Exchange rates <sup>2</sup> |          |          |          |                       |          |
| Period end - US\$/£         | 1.34     | 1.30     | 1.30     | 3%                    | 3%       |
| YTD average - US\$/£        | 1.28     | 1.26     | 1.39     | 2%                    | (8%)     |
| 3 month average - US\$/£    | 1.31     | 1.28     | 1.31     | 2%                    | -        |
| Period end - €/£            | 1.14     | 1.14     | 1.16     | -                     | (2%)     |
| YTD average - €/£           | 1.15     | 1.16     | 1.25     | (1%)                  | (8%)     |
| 3 Month average - €/£       | 1.11     | 1.16     | 1.18     | (4%)                  | (6%)     |

|                                   | 30.09.17 | 30.06.17 | 30.09.16 |
|-----------------------------------|----------|----------|----------|
| Share price data                  |          |          |          |
| Barclays PLC (p)                  | 193.35   | 202.75   | 167.80   |
| Barclays PLC number of shares (m) | 17,043   | 17,034   | 16,943   |

For further information please contact

|                                       |                                    |
|---------------------------------------|------------------------------------|
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More information on Barclays can be found on our website: [home.barclays](http://home.barclays)

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Registrar

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- 1 Note that this announcement date is provisional and subject to change.
- 2 The average rates shown above are derived from daily spot rates during the year.
- 3 The change is the impact to GBP reported information.
- 4 Lines open 8.30am to 5.30pm UK time, Monday to Friday, excluding UK public holidays in England and Wales

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Notes

The term Barclays or Group refers to Barclays PLC together with its subsidiaries. Unless otherwise stated, the income statement analysis compares the nine months ended 30 September 2017 to the corresponding nine months of 2016 and

balance sheet analysis as at 30 September 2017 with comparatives relating to 30 June 2017 and 31 December 2016. The abbreviations '£m' and '£bn' represent millions and thousands of millions of Pounds Sterling respectively; the abbreviations '\$m' and '\$bn' represent millions and thousands of millions of US Dollars respectively; the abbreviations '€m' and '€bn' represent millions and thousands of millions of Euros respectively.

There are a number of key judgement areas, for example impairment calculations, which are based on models and which are subject to ongoing adjustment and modifications. Reported numbers reflect best estimates and judgements at the given point in time.

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 [home.barclays/results](http://home.barclays/results).

The information in this announcement, which was approved by the Board of Directors on 25 October 2017, does not comprise statutory accounts within the meaning of Section 434 of the Companies Act 2006. Statutory accounts for the year ended 31 December 2016, 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 [home.barclays/results](http://home.barclays/results) and from the SEC's website at [www.sec.gov](http://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.

#### Non-IFRS performance measures

Barclays' management believes that the non-IFRS performance measures included in this document provide valuable information to the readers of the financial statements as they enable the reader to identify a more consistent basis for comparing the business' performance between financial periods, and provide more detail concerning the elements of performance which the managers of these businesses are most directly able to influence or are relevant for an assessment of the Group. They also reflect an important aspect of the way in which operating targets are defined and performance is monitored by Barclays' management. However, any non-IFRS performance measures in this document are not a substitute for IFRS measures and readers should consider the IFRS measures as well. Refer to the appendix on pages 33-35 for further information and calculations of non-IFRS performance measures included throughout this document, and the most directly comparable IFRS measures.

#### 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 or guidance regarding or relating to the Group's future financial position, income growth, assets, impairment charges, provisions, notable items, business strategy, structural reform, capital, leverage and other regulatory ratios, payment of dividends (including dividend pay-out ratios and expected payment strategies), projected levels of growth in the banking and financial markets, projected costs or savings, any commitments and targets and the impact of any regulatory deconsolidation resulting from the sell down of the Group's interest in Barclays Africa Group Limited, 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 International Financial Reporting Standards, 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, future levels of notable items, 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 implications of the exercise by the United Kingdom of Article 50 of the Treaty of Lisbon and the disruption that may result in the UK and globally from the withdrawal of the United Kingdom from the European Union 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, expectations and guidance 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 2016), which are available on the SEC's website at [www.sec.gov](http://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.