



**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
of the Securities Exchange Act of 1934**

April 26, 2012

**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 is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(1): _____

Indicate by check mark whether the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(7): _____

THIS REPORT ON FORM 6-K SHALL BE DEEMED TO BE INCORPORATED BY REFERENCE IN THE REGISTRATION STATEMENTS ON FORM F-3 (NO. 333-169119) AND FORM S-8 (NOS. 333-112796, 333-112797, 333-149301 AND 333-149302) OF BARCLAYS BANK PLC AND THE REGISTRATION STATEMENTS ON FORM S-8 (NO. 333-153723, 333-167232 AND 333-173899) AND FORM F-3 (333-173886) OF BARCLAYS PLC AND TO BE A PART THEREOF FROM THE DATE ON WHICH THIS REPORT IS FURNISHED, TO THE EXTENT NOT SUPERSEDED BY DOCUMENTS OR REPORTS SUBSEQUENTLY FILED OR FURNISHED.



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

The Report comprises the following:

- [Exhibit 99.1](#) Results of Barclays PLC as of, and for the three months ended, 31 March 2012.
- [Exhibit 99.2](#) A table setting forth the issued share capital of Barclays PLC and the Barclays PLC Group's total shareholders' equity, indebtedness and contingent liabilities as at 31 December 2011.
- [Exhibit 99.3](#) A table setting forth the issued share capital of Barclays Bank PLC and the Barclays Bank PLC Group's total shareholders' equity, indebtedness and contingent liabilities as at 31 December 2011.

Barclays PLC





SIGNATURES

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

BARCLAYS PLC
(Registrant)

Date: April 26, 2012

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

BARCLAYS BANK PLC
(Registrant)

Date: April 26, 2012

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

Barclays PLC





Q112 Interim Management Statement

Exhibit 99.1

Barclays PLC and Barclays Bank PLC

This document includes portions from the previously published Interim Management Statement of Barclays PLC relating to the three month period ended 31st March, as amended to comply with the requirements of Regulation G and Item 10 (e) of Regulation S-K promulgated by the US Securities and Exchange Commission (SEC), and also includes the reconciliation to certain financial information prepared in accordance with International Financial Reporting Standards (IFRS). The purpose of this document is to provide such additional disclosure as required by Regulation G and Regulation S-K item 10(e), to delete certain information not in compliance with SEC regulations and to include reconciliations of certain non IFRS figures to the most directly equivalent IFRS figures for the periods presented. This document does not update or otherwise supplement the information contained in the previously published results announcement. Any reference to a website in this document is made for informational purposes only, and information found at such websites is not incorporated by reference into this document.

An audit opinion has not been rendered in respect of this document.

The term Barclays or Group refers to Barclays PLC together with its subsidiaries. Unless otherwise stated, the income statement analyses compare the 3 months to 31 March 2012 to the corresponding 3 months of 2011 and balance sheet comparatives relate to 31 December 2011. 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 financial information on which this Interim Management Statement is based, and other data set out in the appendices to this statement, are unaudited and have been prepared in accordance with Barclays previously stated accounting policies described in the 2011 Annual Report.

For qualifying US and Canadian resident ADR holders, the interim dividend of 1p per ordinary share becomes 4p per ADS (representing four shares). The ADR depositary will mail the interim dividend on 8 June 2012 to ADR holders on the record on 4 May 2012.

Certain non-IFRS measures

Barclays management believes that the non-IFRS measures included in this document provide valuable information to readers of its financial statements because 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 measures in this document are not a substitute for IFRS measures and readers should consider the IFRS measures as well. Key non-IFRS measures included in this document, and the most directly comparable IFRS measures, are:

- Adjusted profit/(loss) before tax is the non-IFRS equivalent of profit/(loss) before tax as it excludes the impact of own credit, gains on debt buy-backs, impairment and partial disposal of our stake in Blackrock, Inc., a provision for Payment Protection Insurance (PPI) redress, goodwill impairment and gains/losses on acquisitions and disposals. A reconciliation of IFRS and Adjusted profit/(loss) before tax is presented on page 4 for the Group and on pages 8 and 12 for UK Retail and Business Banking (RBB) and Head Office and Other Operations, respectively;

- Adjusted profit after tax represents profit after tax excluding the post-tax impact of own credit, gains on debt buy-backs, impairment and partial disposal of our stake in Blackrock, Inc., a provision for PPI redress, goodwill impairment and gains/losses on acquisitions and disposals. A reconciliation is provided on page 4 for the Group and on page 8 for UK RBB;

- Adjusted profit after tax and non-controlling interests represents adjusted profit after tax less profit attributable to non-controlling interests. The comparable IFRS measure is profit after tax and non-controlling interests. A reconciliation is provided on page 4 for the Group and on page 8 for UK RBB;

- Total income net of insurance claims on an adjusted basis represents total income net of insurance claims excluding the impact of own credit, gains on debt buy-backs and a loss on disposal of a portion of the Group's strategic investment in



BlackRock, Inc. A reconciliation is provided on page 4 for the Group and on page 12 for Head Office and Other Operations,

– Income excluding own credit represents total income net of insurance claims excluding the impact own credit. A reconciliation is provided on page 4 for the Group and on page 12 for Head Office and Other Operations,

– Adjusted net operating income represents net operating income excluding the impact of own credit, gains on debt buy-backs and impairment and partial disposal of our stake in Blackrock, Inc. A reconciliation is provided on page 4 for the Group and on pages 8 and 12 for UK RBB and Head Office and Other Operations, respectively;

– Adjusted operating expenses represents operating expenses excluding the provision for PPI redress and goodwill impairment. A reconciliation is provided on page 4 or the Group and on pages 8 and 12 for UK RBB and Head Office and Other Operations, respectively;

– Adjusted operating expenses (excluding UK bank levy) represents operating expenses excluding the provision for PPI redress, goodwill impairment and UK bank levy. A reconciliation is provided on page 4 for the Group and on pages 8 and 12 for UK RBB and Head Office and Other Operations, respectively;

– Adjusted cost: income ratio represents cost:income ratio excluding the impact of own credit, gains on debt buy-backs, a provision for PPI redress and goodwill impairment. The comparable IFRS measure is cost: income ratio, which represents operating expenses to income net of insurance claims. A reconciliation of the components used to calculate adjusted cost: income ratio to their corresponding IFRS measures is provided on page 4 for the Group and on page 8 for UK RBB;

– Adjusted basic earnings per share represents adjusted profit after tax and non-controlling interests (set out on page 4) divided by the basic weighted average number of shares in issue. The comparable IFRS measure is basic earnings per share, which represents profit after tax and non-controlling interests, divided by the basic weighted average number of shares in issue;

– Adjusted return on average shareholders equity represents adjusted profit after tax and non-controlling interests (set out on page 4 for the Group and on page 8 for UK RBB) divided by average equity, excluding the cumulative impact of own credit gains recognised in Head Office and Other Operations. The comparable IFRS measure is return on average shareholders equity, which represents profit after tax and non-controlling interests, divided by average equity;

– Adjusted return on average tangible shareholders equity represents adjusted profit after tax and non-controlling interests (set out on page 4) divided by average tangible equity, excluding the cumulative impact of own credit gains recognised in Head Office and Other Operations. The comparable IFRS measure is return on average tangible shareholders equity, which represents profit after tax and non-controlling interests, divided by average tangible equity;



Q112 Interim Management Statement

– Adjusted return on average risk weighted assets represents adjusted profit after tax (set out on page 4 for the Group and on page 8 for UK RBB) divided by average risk weighted assets. The comparable IFRS measure is return on average risk weighted assets, which represents profit after tax divided by average risk weighted assets;

– Adjusted gross leverage is a non-IFRS measure representing the multiple of adjusted total tangible assets over total qualifying Tier 1 capital. Adjusted total tangible assets are total assets adjusted to allow for derivative counterparty netting where the Group has a legally enforceable master netting agreement, assets under management on the balance sheet, settlement balances and cash collateral on derivative liabilities, goodwill and intangible assets. This measure has been presented as it provides for a metric used by management in assessing balance sheet leverage. Barclays management believes that this measure provides useful information to readers of Barclays financial statements as a key measure of stability, which is consistent with the views of regulators and investors. The comparable IFRS measure is the ratio of total assets to total shareholders equity.

Forward-looking Statements

This document contains certain forward-looking statements within the meaning of Section 21E of the US Securities Exchange Act of 1934, as amended, and Section 27A of the US Securities Act of 1933, as amended, with respect to certain of the Group's plans and its current goals and expectations relating to its future financial condition and performance. Barclays cautions readers that no forward-looking statement is a guarantee of future performance and that actual results 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", "expect", "estimate", "intend", "plan", "goal", "believe" or other words of similar meaning. Examples of forward-looking statements include, among others, statements regarding the Group's future financial position, income growth, assets, impairment charges, business strategy, capital ratios, leverage, payment of dividends, projected levels of growth in the banking and financial markets, projected costs, estimates of capital expenditures and plans and objectives for future operations 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, including, but not limited to, UK domestic, Eurozone and global economic and business conditions, the effects of continued volatility in credit markets, market related risks such as changes in interest rates and exchange rates, effects of changes in valuation of credit market exposures, changes in valuation of issued notes, the policies and actions of governmental and regulatory authorities (including requirements regarding capital and Group structures and the potential for one or more countries exiting the Euro), changes in legislation, the further development of standards and interpretations under IFRS applicable to past, current and future periods, evolving practices with regard to the interpretation and application of standards under IFRS, the outcome of current and future litigation, the success of future acquisitions and other strategic transactions and the impact of competition – a number of such factors being beyond the Group's control. As a result, the Group's actual future results may differ materially from the plans, goals, and expectations set forth in the Group's forward-looking statements.

Any forward-looking statements made herein are as at the date they are made. Except as required by the UK Financial Services Authority (FSA), the London Stock Exchange plc (LSE) or applicable law, Barclays expressly disclaims any obligation or undertaking to release publicly updates or revisions to forward-looking statements to reflect any change in Barclays expectations with regard thereto or any change in events, conditions or circumstances on which any such statement is based. The reader should, however, consult any additional disclosures that Barclays has made or may make in documents it has filed or may file with the LSE and/or the SEC.



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Barclays Unaudited Results

	Adjusted ¹			Statutory		
	31.03.12 £m	31.03.11 £m	% Change	31.03.12 £m	31.03.11 £m	% Change
Total income net of insurance claims	8,138	7,750	5	5,518	7,399	(25)
Credit impairment charges and other provisions	(778)	(921)	(16)	(778)	(921)	(16)
Net operating income	7,360	6,829	8	4,740	6,478	(27)
Operating expenses	(4,949)	(4,842)	2	(5,249)	(4,842)	8
Other net income	34	17	100	34	19	79
Profit before tax	2,445	2,004	22	(475)	1,655	
Profit after tax	1,868	1,498	25	(337)	1,241	

Performance Measures

Return on average shareholders' equity	12.2%	10.2%	(4.0%)	8.1%
Return on average tangible shareholders' equity	14.3%	12.3%	(4.6%)	9.7%
Return on average risk weighted assets	1.9%	1.5%	(0.3%)	1.3%
Cost: income ratio	61%	62%	95%	65%
Cost: net income ratio	67%	71%	111%	75%

Basic earnings per share	13.6p	10.7p	(4.5p)	8.5p
Dividend per share	1.0p	1.0p	1.0p	1.0p

Capital and Balance Sheet

	31.03.12	31.12.11	
Core Tier 1 ratio	10.9%	11.0%	
Risk weighted assets	£394bn	£391bn	1
Adjusted gross leverage	21x	20x	5
Group liquidity pool	£173bn	£152bn	14
Net asset value per share	445p	456p	(2)
Net tangible asset value per share	381p	391p	(3)
Loan: deposit ratio	116%	118%	

Profit Before Tax by Business

	Adjusted ⁵			Statutory		
	31.03.12 £m	31.03.11 £m	% Change	31.03.12 £m	31.03.11 £m	% Change
UK	334	288	16	34	288	(88)
Europe	(43)	(59)	(27)	(43)	(59)	(27)
Africa ²	177	147	20	177	147	20
Barclaycard	349	296	18	349	296	18
Retail and Business Banking	817	672	22	517	672	(23)
Investment Bank ³	1,266	1,333	(5)	1,266	1,333	(5)
Corporate Banking ^{2,3}	219	21		219	21	
Corporate and Investment Banking	1,485	1,354	10	1,485	1,354	10
Wealth and Investment Management ³	60	46	30	60	46	30
Head Office and Other Operations ⁴	83	(68)		(2,537)	(417)	
Total profit before tax	2,445	2,004	22	(475)	1,655	

¹ Adjusted performance measures and profit before tax exclude the impact of £2,620m (2011: £351m) own credit reversal, £300m (2011: £nil) provision for PPI redress and £nil (2011: £2m) gains on acquisitions and disposals.

² Certain corporate banking activities in Africa, previously reported in Africa Retail and Business Banking are now included within Corporate Banking. 2011 comparatives have been revised to reflect this change. See page 23 for further details.

³ Following the move to a single Barclays brand these business segments have been renamed, see page 23 for further details.

⁴ Head Office and Other Operations now includes the results previously reported as the Investment Management segment, see page 23 for further details.

⁵ A reconciliation of IFRS and adjusted profit before tax by business is provided in the quarterly results summary on pages 14 to 16.



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Barclays Performance

Barclays Results by Quarter

	Q112 £m	Q411 £m	Q311 £m	Q211 £m	Q111 £m
Adjusted basis					
Total income net of insurance claims	8,138	6,212	7,001	7,549	7,750
Credit impairment charges and other provisions	(778)	(951)	(1,023)	(907)	(921)
Net operating income	7,360	5,261	5,978	6,642	6,829
Operating expenses (excluding UK bank levy)	(4,949)	(4,414)	(4,659)	(4,940)	(4,842)
UK bank levy	-	(325)	-	-	-
Other net income	34	6	18	19	17
Adjusted profit before tax	2,445	528	1,337	1,721	2,004
Adjusting items					
Own credit ¹	(2,620)	(263)	2,882	440	(351)
Gains on debt buy-backs ¹	-	1,130	-	-	-
Impairment and partial disposal of BlackRock investment ²	-	-	(1,800)	(58)	-
Provision for PPI redress ³	(300)	-	-	(1,000)	-
Goodwill impairment ³	-	(550)	-	(47)	-
(Losses)/gains on acquisitions and disposals ⁴	-	(32)	3	(67)	2
Statutory (loss)/profit before tax	(475)	813	2,422	989	1,655
Tax	138	(211)	(1,056)	(247)	(414)
Profit After Tax	(337)	602	1,366	742	1,241
Post tax impact of adjusting items	2,205	(204)	(321)	582	257
Adjusted Profit after tax	1,868	398	1,045	1,324	1,498
Profit after tax and non-controlling interests	(550)	356	1,153	486	1,012
Post tax impact of adjusting items	2,205	(204)	(321)	582	257
Adjusted profit after tax and non-controlling interests	1,655	152	832	1,068	1,269
Statutory basis					
Total income net of insurance claims	5,518	7,079	9,883	7,931	7,399
Credit impairment charges and other provisions	(778)	(951)	(1,023)	(907)	(921)
Impairment of investment in Blackrock, Inc.	-	-	(1,800)	-	-
Net operating income	4,740	6,128	7,060	7,024	6,478
Operating expenses	(5,249)	(5,289)	(4,659)	(5,987)	(4,842)
Other net income	34	(26)	21	(48)	19
Adjusted basic earnings per share	13.6p	1.2p	6.9p	8.9p	10.7p
Adjusted cost: income ratio	61%	76%	67%	65%	62%
Adjusted cost: net operating income ratio	67%	90%	78%	74%	71%
Basic earnings per share	(4.5p)	2.9p	9.7p	4.0p	8.5p
Cost: income ratio	95%	75%	47%	75%	65%
Cost: net operating income ratio	111%	86%	66%	85%	75%

1 Adjusting item recorded in Total income net of insurance claims.

2 Q2 2011 includes a £58m loss on disposal of a portion of the Group's strategic investment in BlackRock, Inc. recycled through investment income and recorded in Total income net of insurance claims. The impairment of our stake in Blackrock, Inc in Q3 2011 is reported as part of Net operating income.

3 Adjusting item recorded in Operating expenses.

4 Adjusting item recorded in Other net income.



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In order to execute our strategy and deliver long-term sustainable shareholder value we continue to make progress on our four execution priorities:

Capital, Funding and Liquidity

- Core Tier 1 ratio remained strong at 10.9% (31 December 2011: 11.0%), with Core Tier 1 capital broadly flat and risk weighted assets increasing 1% to £394bn. Adjusted gross leverage was 21x (31 December 2011: 20x) and 18x (31 December 2011: 17x) excluding the liquidity pool, and the ratio of total assets to shareholders equity was 25x (31 December 2011: 24x) and 22x (31 December 2011: 22x) excluding the liquidity pool
- Maintained a strong liquidity position with a liquidity pool of £173bn (31 December 2011: £152bn). The increase from December 2011 is due to significant term debt issuance and strong wholesale and customer inflows. Over 90% of the liquidity pool is held in central bank deposits and highly liquid government bonds
- Net asset value per share declined to 445p (31 December 2011: 456p) and net tangible asset value per share declined to 381p (31 December 2011: 391p) principally due to the own credit reversal

Returns

- Adjusted return on average shareholders' equity improved to 12.2% (2011: 10.2%) and adjusted return on average tangible shareholders' equity improved to 14.3% (2011: 12.3%). These returns on a statutory basis declined to (4.0%) (2011: 8.1%) and (4.6%) (2011: 9.7%) respectively due to the increased own credit reversal
- Adjusted profit before tax of £2,445m up 22%. Statutory loss before tax of £475m (2011: £1,655 profit) reflecting £2,620m own credit reversal and an additional PPI provision of £300m
- Impairment charges and other credit provisions of £778m down 16%, resulting in an annualised loan loss rate of 63bps (Q1 2011: 76bps)
- The cost to income ratio improved to 61% (2011: 62%). Operating expenses excluding PPI provision up 2% to £4,949m (2011: £4,842m). Statutory operating expenses including PPI provision up 8% to £5,249m
- First quarter dividend of 1.0p per share (2011: 1.0p)

Income Growth

- Income excluding own credit up 5% to £8,138m. Including own credit, income was down 25% to £5,518m. Own credit reversal of £2,620m driven by improved credit spreads on Barclays financial liabilities designated at fair value
- The net interest margin for Retail and Business Banking (RBB), Corporate Banking and Wealth and Investment Management declined 7bps to 1.86%, reflecting stable customer margins and reduced contributions from structural hedging activities
- Adjusted net operating income increased 8% to £7,360m with impairment charges down 16% to £778m. Statutory net operating income down 27% to £4,740m reflecting £2,620m own credit reversal

Citizenship

- Gross new lending to UK households and businesses of £10.1bn (2011: £10.1bn), of which £5.0bn (2011: £4.5bn) to businesses
- Raised approximately £1.5bn of loans under the UK Government's National Loan Guarantee Scheme, intended to reduce the cost of credit to eligible small and medium sized enterprises
- Raised £266bn of funding for institutions globally, including £86bn for governments and public sector entities



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We comment below on matters of particular interest:

Funding and Liquidity

- The Group liquidity pool as at 31 March 2012 was £173bn (31 December 2011: £152bn) and moved within a month-end range of £152bn to £173bn during the quarter. The liquidity pool is held unencumbered and is not used to support payment or clearing requirements. It is intended to offset stress outflows and comprises the following cash and unencumbered assets:

Liquidity Pool	Cash and Deposits with Central Banks ¹	Government Bonds ²	Other Available Liquidity	Total ³
	£bn	£bn	£bn	£bn
As at 31.03.12	130	29	14	173
As at 31.12.11	105	36	11	152

- RBB, Corporate Banking and Wealth and Investment Management activities are largely funded by customer deposits with the remainder covered by funding secured against customer loans and advances. As at 31 March 2012, the loan to deposit ratio for these businesses was 110% (31 December 2011: 111%) and the loan to deposit and secured funding ratio was 97% (31 December 2011: 101%)
- The Investment Bank's activities are primarily funded through wholesale markets. As at 31 March 2012 total wholesale funding outstanding (excluding repurchase agreements) was £290bn (31 December 2011: £265bn). £144bn of wholesale funding matures in less than one year (31 December 2011: £130bn)
- Barclays continues to attract deposits in unsecured money markets and to raise additional secured and unsecured term funding in a variety of markets. During Q1 2012 the Group raised £12bn of term funding, including £7bn of unsecured medium term notes and structured notes and £5bn of covered bonds and asset backed securities
- The Group has term funding maturities of £27bn for full year 2012, including £10bn that matured in Q1 and a further £16bn maturing in 2013
- As previously disclosed, Euro funding gaps in Spain and Portugal were reduced through accessing €8.2bn of the European Central Bank's long-term refinancing operation in February
- The Group's liquidity pool and wholesale funds continue to be well diversified by major currency

Operating Expenses

- Operating expenses excluding the PPI provision increased 2% to £4,949m (2011: £4,842m). Statutory operating expenses including PPI provision increased 8% to £5,249m (2011: £4,842m):
 - Performance costs remained flat at £898m (2011: £896m) despite 5% income growth and increased prior year deferrals
 - Non-performance costs increased by 3%, largely reflecting increases in regulatory and legal costs, continued business investment and the impact of acquisitions in 2011, partially offset by reductions in other non-performance costs, in line with the Group's cost saving initiative
- The adjusted cost to income ratio improved to 61% (2011: 62%) and the Investment Bank's cost to net operating income ratio was 63%, within the target range. Cost to income ratio on a statutory basis increased 95% (2011: 65%) driven by the increased own credit charge.
- As previously disclosed, Barclays observed a recent increase in PPI claim volumes. Redress payments are now expected to exceed original expectations and a further £300m has been provided as at 31 March 2012. There are a number of assumptions underpinning the provision, many of which remain subjective with uncertain trends

¹ Of which over 95% is placed with the Bank of England, US Federal Reserve, European Central Bank, Bank of Japan and Swiss National Bank.

² Of which over 75% is comprised of UK, US, Japanese, French, German and Dutch securities.

³ £154bn of which is FSA eligible.



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Credit Impairment

- Credit impairment charges reduced 16% to £778m with lower charges across most businesses
 - Lower impairment charges within RBB reflected generally improving delinquency rates. Impairment charges in Europe RBB were moderately higher as adverse credit conditions led to higher delinquency and charge-off rates
 - Higher impairment charges in the Investment Bank reflected the non recurrence of a release of £190m in the prior year
 - Impairment charges were lower in Corporate Banking, primarily driven by a reduction in Spain
- With loans and advances balances remaining broadly unchanged, the improvement in loan impairment resulted in a lower annualised loan loss rate of 63bps (Q1 2011: 76bps). This loan loss rate was also lower than the full year rate for 2011 of 77bps
- While delinquency trends were generally stable in the majority of retail portfolios during Q1 2012, mortgage portfolios in Europe experienced slight deterioration as a result of the adverse credit conditions. Credit metrics in the wholesale portfolios have also remained generally stable
- The Group credit risk loans (CRL) coverage ratio remained broadly stable as both CRL balances and impairment allowances fell moderately

Exposures to Selected Eurozone Countries

- During Q1 sovereign exposures to Spain, Italy, Portugal, Ireland and Greece reduced by 16% to £6.0bn
 - Spanish and Portuguese sovereign exposures reduced 15% to £2.2bn and 27% to £0.6bn respectively due to the disposal of available for sale government bonds held for the purpose of interest rate hedging and liquidity, that have been replaced by interest rate swaps with alternative counterparties
 - Italian sovereign exposures reduced 14% to £3.0bn reflecting trading activity throughout the quarter
 - Ireland exposures decreased 11% to £5.1bn, principally reflecting lending to financial institutions. Exposures to domestic Irish banks remain minimal
- Exposure to Greece remains minimal
- Retail lending in Spain, Italy, and Portugal remained flat while lending to corporates decreased 9% to £10.6bn reflecting continued prudent risk management of portfolios. CRL coverage ratios in the retail and wholesale portfolios for Spain, Italy and Portugal have remained broadly stable

Dividends

- It is our policy to declare and pay dividends on a quarterly basis. We will pay a first interim cash dividend for 2012 of 1p per share on 8 June 2012



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UK RBB

	Three Months Ended 31.03.12	Three Months Ended 31.03.11	
	£m	£m	% Change
Adjusted basis			
Total income net of insurance claims	1,077	1,084	(1)
Credit impairment charges and other provisions	(76)	(144)	(47)
Net operating income	1,001	940	6
Capital operating expenses	(666)	(653)	2
Other net (expense)/income	(1)	1	
Adjusted profit before tax	334	288	16
Adjusting item			
Provision for PPI redress ¹	(300)	-	
Statutory profit before tax	34	288	(88)
Tax	(2)	(67)	(97)
Profit After Tax	32	221	(85)
Post tax impact of adjusting item	227	-	100
Adjusted Profit after tax	259	221	17
Profit after tax and non-controlling interests	32	221	(85)
Post tax impact of adjusting items	227	-	100
Adjusted profit after tax and non-controlling interests	259	221	17
Statutory basis			
Operating expenses	(966)	(653)	48
Performance Measures			
Adjusted return on average equity	15.0%	12.4%	
Adjusted return on average risk weighted assets	3.0%	2.5%	
Adjusted cost: income ratio	62%	60%	
Return on average equity	1.5%	12.4%	
Return on average risk weighted assets	0.3%	2.5%	
Cost: income ratio	90%	60%	
Loan loss rate (bps)	25	49	

- Income remained in line with prior year at £1,077m (2011: £1,084m) as increased net interest income was offset by a reduction in fees and commissions
- Credit impairment charges decreased 47% to £76m driven by continuing reduction in personal unsecured impairment charges
- Operating expenses excluding a £300m provision for PPI redress increased 2% to £666m. Statutory operating expenses increased to £966m (2011: £653m)

¹ Adjusting item recorded in Operating expenses.



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Europe RBB

	Three Months Ended 31.03.12 £m	Three Months Ended 31.03.11 £m	% Change
Adjusted and statutory basis			
Total income net of insurance claims	243	295	(18)
Credit impairment charges and other provisions	(72)	(69)	4
Net operating income	171	226	(24)
Operating expenses	(217)	(289)	(25)
Other net income	3	4	
Loss before tax	(43)	(59)	(27)

Performance Measures

Return on average equity	(6.0%)	(7.9%)	
Return on average risk weighted assets	(0.8%)	(1.2%)	
Cost: income ratio	89%	98%	
Loan loss rate (bps)	66	61	

- Income declined 18% to £243m driven by continuing adverse economic conditions and higher funding costs
- Credit impairment charges increased slightly to £72m (2011: £69m) reflecting higher delinquency and charge-off rates due to adverse economic conditions
- Operating expenses decreased 25% to £217m reflecting restructuring activity in 2011

Africa RBB¹

	Three Months Ended 31.03.12 £m	Three Months Ended 31.03.11 £m	% Change
Adjusted and statutory basis			
Total income net of insurance claims	830	864	(4)
Credit impairment charges and other provisions	(107)	(144)	(26)
Net operating income	723	720	-
Operating expenses	(548)	(575)	(5)
Other net income	2	2	
Profit before tax	177	147	20

Performance Measures

Return on average equity	10.2%	5.7%	
Return on average risk weighted assets	1.6%	1.1%	
Cost: income ratio	66%	66%	
Loan loss rate (bps)	117	136	

- Income declined 4% to £830m driven by currency movements partially offset by increased fees and commissions income in local currency
- Credit impairment charges decreased 26% to £107m reflecting continued improvement in delinquency trends and recoveries
- Operating expenses reduced by 5% to £548m driven by currency movements, with underlying cost growth managed at lower than inflationary levels

¹ Certain corporate banking activities in Africa, previously reported in Africa Retail and Business Banking are now included within Corporate Banking. 2011 comparatives have been revised to reflect this change. See page 23 for further details.



Q112 Interim Management Statement

Barclaycard

	Three Months Ended 31.03.12 £m	Three Months Ended 31.03.11 £m	% Change
Adjusted and statutory basis			
Total income net of insurance claims	990	960	3
Credit impairment charges and other provisions	(232)	(304)	(24)
Net operating income	758	656	16
Operating expenses	(418)	(371)	13
Other net income	9	11	
Profit before tax	349	296	18

Performance Measures

Return on average equity	19.6%	16.6%
Return on average risk weighted assets	2.9%	2.6%
Cost: income ratio	42%	39%
Loan loss rate (bps)	296	427

- Income improved 3% to £990m reflecting continued growth across the business and contributions from portfolio acquisitions, partially offset by higher funding costs
- Credit impairment charges decreased 24% to £232m reflecting improved underlying delinquency performance with lower bankruptcies and charge-offs resulting in lower loan loss rates
- Operating expenses increased 13% to £418m mainly due to portfolio acquisitions in 2011

Investment Bank

	Three Months Ended 31.03.12 £m	Three Months Ended 31.03.11 £m	% Change
Adjusted and statutory basis			
Fixed Income, Currency and Commodities	2,396	2,201	9
Equities and Prime Services	550	545	1
Investment Banking	509	612	(17)
Principal Investments	9	8	13
Total income	3,464	3,366	3
Credit impairment charges and other provisions	(75)	31	
Net operating income	3,389	3,397	-
Operating expenses	(2,145)	(2,067)	4
Other net income	22	3	
Profit before tax	1,266	1,333	(5)

Performance Measures

Return on average equity	17.0%	18.4%
Return on average risk weighted assets	1.9%	2.1%
Cost: income ratio	62%	61%
Cost: net operating income ratio	63%	61%
Compensation: income ratio	42%	44%
Loan loss rate (bps)	18	1

- Total income increased 3% to £3,464m
 - Fixed Income, Currency and Commodities (FICC) income increased 9% with strong growth in Asia; improved performances in Rates and Emerging Markets were partly offset by lower contributions from Credit and Securitised Products
 - Equities and Prime Services income was broadly in line with prior year, despite lower volumes in the equity markets
 - Investment Banking income decreased 17% reflecting weaker performances in equity underwriting due to the muted issuance environment



Q112 Interim Management Statement

- Total income was up 91% on Q4 2011 reflecting increases of 147% in FICC, 80% in Equities and Prime Services and 1% Investment Banking
- Credit impairment charge of £75m (2011: £31m release), reflecting non recurrence of a release of £190m in the prior year
- Operating expenses increased 4% to £2,145m, reflecting a £115m increase in provision for regulatory and legal costs, partially offset by non-performance cost savings. Cost to net operating income ratio of 63%, within the target range
- Compensation to income ratio improved to 42% (2011: 44%)

Corporate Banking¹

	Three Months Ended 31.03.12 £m	Three Months Ended 31.03.11 £m	% Change
Adjusted and statutory basis			
Total income net of insurance claims	824	751	10
Credit impairment charges and other provisions	(207)	(285)	(27)
Net operating income	617	466	32
Operating expenses	(397)	(442)	(10)
Other net expenses	(1)	(3)	
Profit before tax	219	21	

Performance Measures

Return on average equity	9.0%	0.3%
Return on average risk weighted assets	1.0%	0.1%
Cost: income ratio	48%	59%
Loan loss rate (bps)	119	156

Profit/(loss) before tax by geographic segment

UK	268	208	29
Europe	(76)	(192)	(60)
Rest of the World	27	5	
Corporate Banking	219	21	

- Profit before tax improved £198m to £219m including a gain of £78m (2011: loss of £7m) in the net valuation of fair value loans. Excluding this item, profit before tax of £141m (2011: £28m) reflected improved impairment charges, lower operating expenses and growth in Cash Management products
 - UK profit before tax improved 29% to £268m reflecting the gains on fair value loans and improved income performance
 - Europe loss before tax improved £116m to £76m principally due to reduced impairment charges in Spain of £94m (2011: £175m) and lower operating expenses
 - Rest of the World profit before tax improved to £27m reflecting the benefits derived from the exit of Barclays Bank Russia and lower impairment charges

¹ Certain corporate banking activities in Africa, previously reported in Africa Retail and Business Banking are now included within Corporate Banking Rest of World. 2011 comparatives have been revised to reflect this change. See page 23 for further details.



Q112 Interim Management Statement

Wealth and Investment Management

	Three Months Ended 31.03.12 £m	Three Months Ended 31.03.11 £m	% Change
Adjusted and statutory basis			
Total income net of insurance claims	451	422	7
Credit impairment charges and other provisions	(7)	(10)	(30)
Net operating income	444	412	8
Operating expenses	(384)	(365)	5
Other net expenses	-	(1)	
Profit before tax	60	46	30

Performance Measures

Return on average equity	9.6%	9.8%
Return on average risk weighted assets	1.4%	1.4%
Cost: income ratio	85%	86%
Loan loss rate (bps)	16	22

- Profit before tax increased 30% to £60m as benefits begin to flow through from the strategic investment programme
- Income increased by 7% to £451m and operating expenses increased 5% to £384m
- Client assets increased to £172bn (31 December 2011: £164bn) driven by net new assets in High Net Worth businesses and favourable markets

Head Office and Other Operations¹

	Three Months Ended 31.03.12 £m	Three Months Ended 31.03.11 £m
Adjusted basis		
Total income net of insurance claims	259	8
Credit impairment charges and other provisions	(2)	4
Net operating income	257	12
Operating expenses	(174)	(80)
Adjusted profit/(loss) before tax	83	(68)
Adjusting items		
Own credit ²	(2,620)	(351)
Gains on acquisitions and disposals ³	-	2
Statutory loss before tax	(2,537)	(417)
Statutory basis		
Total income net of insurance claims	(2,361)	(343)
Net operating income	(2,363)	(339)
Other net income	-	2

- Adjusted profit before tax of £83m (2011: loss of £68m) reflecting a one-time gain relating to hedges of employee share awards that were closed out during Q1, partially offset by higher regulatory costs. Statutory loss before tax of £2,537m (2011: £417m), due to an own credit reversal of £2,620m described below.
- The impact of the UK bank levy, for which legislation was enacted in July 2011, has not been reflected in these results in accordance with International Financial Reporting Standards. The total cost for 2012 is expected to be approximately £350m
- In Q1 the fair value of Barclays investment in BlackRock, Inc. increased by 11% to £4.5bn. For regulatory capital purposes, the £1.3bn increase in fair value since 30 September 2011 is not included in the Group's Core Tier 1 capital
- Own credit reversal of £2,620m driven by improved credit spreads on Barclays financial liabilities designated at fair value

¹ Head Office and Other Operations now includes the results previously reported as the Investment Management segment, see page 23 for further details.

² Adjusting item recorded in Total income net of insurance claims.

³ Adjusting item recorded in Other net income.



Q112 Interim Management Statement

Income by Geographic Segment¹

Statutory basis	Three Months Ended	Three Months Ended
	31.03.12 £m	31.03.11 £m
UK	920	3,038
Europe	1,135	946
Americas	1,943	1,864
Africa and Middle East	1,173	1,239
Asia	347	312
Total income net of insurance claims	5,518	7,399

Other Information

Results Timetable

	Date
Ex-dividend date	2 May 2012
Dividend Record date	4 May 2012
Dividend Payment date	8 June 2012
2012 Interim Results Announcement	27 July 2012
Q3 2012 Interim Management Statement	31 October 2012

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More information on Barclays can be found on our website: www.barclays.com

¹ Total income net of insurance claims based on counterparty location.



Q112 IMS Appendix I – Quarterly Results Summary

UK RBB

	Q112 £m	Q411 £m	Q311 £m	Q211 £m	Q111 £m
Adjusted basis					
Total income net of insurance claims	1,077	1,129	1,273	1,170	1,084
Credit impairment charges and other provisions	(76)	(156)	(105)	(131)	(144)
Net operating income	1,001	973	1,168	1,039	940
Operating expenses	(666)	(752)	(675)	(622)	(653)
Other net (expenses)/income	(1)	1	1	(1)	1
Adjusted profit before tax	334	222	494	416	288
Adjusting items					
Provision for PPI redress	(300)	-	-	(400)	-
Statutory profit before tax	34	222	494	16	288
Statutory basis					
Operating expenses ¹	(966)	(752)	(675)	(1,022)	(653)

Europe RBB

Adjusted basis					
Total income net of insurance claims	243	247	375	309	295
Credit impairment charges and other provisions	(72)	(83)	(62)	(47)	(69)
Net operating income	171	164	313	262	226
Operating expenses	(217)	(291)	(263)	(368)	(289)
Other net income	3	2	2	4	4
Adjusted (loss)/profit before tax	(43)	(125)	52	(102)	(59)
Adjusting items					
Goodwill impairment ¹	-	(427)	-	-	-
Statutory (loss)/profit before tax	(43)	(552)	52	(102)	(59)
Statutory basis					
Operating expenses	(217)	(718)	(263)	(368)	(289)

Africa RBB²

Adjusted basis					
Total income net of insurance claims	830	861	940	906	864
Credit impairment charges and other provisions	(107)	(88)	(108)	(126)	(144)
Net operating income	723	773	832	780	720
Operating expenses	(548)	(505)	(613)	(586)	(575)
Other net income	2	1	-	1	2
Adjusted profit before tax	177	269	219	195	147
Adjusting items					
Gains on acquisitions and disposals ³	-	-	2	-	-
Statutory profit before tax	177	269	221	195	147
Statutory basis					
Other net income	2	1	2	1	2

¹ Adjusting item recorded in Operating expenses.

² Certain corporate banking activities in Africa, previously reported in Africa Retail and Business Banking are now included within Corporate Banking. 2011 comparatives have been revised to reflect this change. See page 23 for further details.

³ Adjusting item recorded in Other net income.



Q112 IMS Appendix I – Quarterly Results Summary

	Q112 £m	Q411 £m	Q311 £m	Q211 £m	Q111 £m
Barclaycard					
Adjusted basis					
Total income net of insurance claims	990	983	1,140	1,012	960
Credit impairment charges and other provisions	(232)	(271)	(340)	(344)	(304)
Net operating income	758	712	800	668	656
Operating expenses	(418)	(458)	(430)	(400)	(371)
Other net income	9	5	8	7	11
Adjusted profit before tax	349	259	378	275	296
Adjusting items					
Provision for PPI redress ¹	-	-	-	(600)	-
Goodwill impairment ¹	-	-	-	(47)	-
Statutory profit/(loss) before tax	349	259	378	(372)	296
Statutory basis					
Operating expenses	(418)	(458)	(430)	(1,047)	(371)
Investment Bank					
Adjusted and statutory basis					
Fixed Income, Currency and Commodities	2,396	971	1,438	1,715	2,201
Equities and Prime Services	550	305	338	563	545
Investment Banking	509	506	389	520	612
Principal Investments	9	36	89	99	8
Total income	3,464	1,818	2,254	2,897	3,366
Credit impairment charges and other provisions	(75)	(90)	(114)	80	31
Net operating income	3,389	1,728	2,140	2,977	3,397
Operating expenses	(2,145)	(1,458)	(1,758)	(2,006)	(2,067)
Other net income/(expenses)	22	(3)	6	6	3
Adjusted profit before tax and profit before tax	1,266	267	388	977	1,333
Corporate Banking¹					
Adjusted basis					
Total income net of insurance claims	824	710	830	817	751
Credit impairment charges and other provisions	(207)	(252)	(283)	(327)	(285)
Net operating income	617	458	547	490	466
Operating expenses	(397)	(422)	(436)	(459)	(442)
Other net (expenses)/income	(1)	1	2	2	(3)
Adjusted profit before tax	219	37	113	33	21
Adjusting items					
Goodwill impairment ¹	-	(123)	-	-	-
Losses on disposal ³	-	(9)	-	(64)	-
Statutory profit/(loss) before tax	219	(95)	113	(31)	21
Statutory basis					
Operating expenses	(397)	(545)	(436)	(459)	(442)
Other net (expenses)/income	(1)	(8)	2	(62)	(3)

¹ Adjusting item recorded in Operating expenses.

² Certain corporate banking activities in Africa, previously reported in Africa Retail and Business Banking are now included within Corporate Banking. 2011 comparatives have been revised to reflect this change. See page 23 for further details.

³ Adjusting item recorded in Other net (expenses)/income.



Q112 IMS Appendix I – Quarterly Results Summary

Wealth and Investment Management

Adjusted and statutory basis

	Q112 £m	Q411 £m	Q311 £m	Q211 £m	Q111 £m
Total income net of insurance claims	451	449	447	426	422
Credit impairment charges and other provisions	(7)	(10)	(12)	(9)	(10)
Net operating income	444	439	435	417	412
Operating expenses	(384)	(384)	(369)	(375)	(365)
Other net expenses	-	(1)	(1)	-	(1)
Adjusted profit before tax and profit before tax	60	54	65	42	46

Head Office and Other Operations ¹

Adjusted basis

Total income net of insurance claims	259	15	(258)	12	8
Credit impairment charges and other provisions	(2)	(1)	1	(3)	4
Net operating income	257	14	(257)	9	12
Operating expenses (excluding UK bank levy)	(174)	(144)	(115)	(124)	(80)
UK bank levy	-	(325)	-	-	-
Adjusted profit/(loss) before tax	83	(455)	(372)	(115)	(68)

Adjusting items

Own credit ²	(2,620)	(263)	2,882	440	(351)
Impairment and partial disposal of BlackRock investment ³	-	-	(1,800)	(58)	-
Gains on debt buy-backs ²	-	1,130	-	-	-
(Losses)/gains on acquisitions and disposals ⁴	-	(23)	1	(3)	2
Statutory (loss)/profit before tax	(2,537)	389	711	264	(417)

Statutory basis

Total income net of insurance claims	(2,361)	882	2,624	394	(343)
Credit impairment charges and other provisions	(2)	(1)	1	(3)	4
Impairment of investment in Blackrock, Inc.	-	-	(1,800)	-	-
Net operating income	(2,363)	881	825	391	(339)
Operating expenses	(174)	(469)	(115)	(124)	(80)
Other net (expenses)/income	-	(23)	1	(3)	2

¹ Head Office and Other Operations now includes the results previously reported as the Investment Management segment, see page 23 for further details.

² Adjusting item recorded in Total income net of insurance claims.

³ Q2 2011 includes a £58m loss on disposal of a portion of the Group's strategic investment in BlackRock, Inc. recycled through investment income and recorded in Total income net of insurance claims. The impairment of our stake in Blackrock, Inc in Q3 2011 is reported as part of Net operating income.

⁴ Adjusting item recorded in Other net (expenses)/income.



Q112 IMS Appendix II – Risk Management

Risk Weighted Assets by Business

	As at 31.03.12	As at 31.12.11
	£m	£m
UK RBB	34,534	33,956
Europe RBB	17,519	17,436
Africa RBB ¹	30,937	30,289
Barclaycard	33,283	34,186
Investment Bank	191,130	186,700
Corporate Banking ¹	71,919	72,842
Wealth and Investment Management	13,170	13,076
Head Office and Other Operations ²	2,002	2,514
Total	394,494	390,999

Key capital ratios

Core tier 1	10.9%	11.0%
Tier 1	12.7%	12.9%
Total capital	16.0%	16.4%

Capital Resources

Shareholders' equity (excluding non-controlling interests)	54,405	55,589
Non-controlling interests	9,595	9,607
Non-controlling interests regulatory adjustments	(6,928)	(6,946)
Regulatory adjustments and deductions:		
- Goodwill and intangible assets	(7,597)	(7,560)
- Own credit cumulative gain (net of tax)	(702)	(2,680)
- Defined benefit pension adjustment	(1,500)	(1,241)
- Unrealised losses on available for sale debt securities	29	555
- Unrealised gains on available for sale equity (recognised as tier 2 capital)	(1,449)	(828)
- Cash flow hedging reserve	(1,135)	(1,442)
- 50% excess of expected losses over impairment (net of tax)	(529)	(506)
- 50% of securitisation positions	(1,365)	(1,577)
- Other regulatory adjustments	34	95
Core tier 1 capital	42,858	43,066
Other tier 1 capital	9,627	9,660
Other tier 1 deductions		
- 50% of material holdings	(2,622)	(2,382)
- 50% tax on excess of expected losses over impairment	113	129
Total tier 1 capital	49,976	50,473
Tier 2 capital	19,689	20,657
Tier 2 deductions		
- 50% of material holdings	(2,622)	(2,382)
- 50% excess of expected losses over impairment (gross of tax)	(642)	(635)
- 50% of securitisation positions	(1,365)	(1,577)
Other deductions from Total Capital	(1,785)	(2,588)
Total regulatory capital	63,251	63,948

Balance Sheet Leverage

Adjusted total tangible assets	£ 1,067bn	£ 1,000bn
Adjusted gross leverage	21x	20x
Adjusted gross leverage (excluding liquidity pool)	18x	17x
Ratio of total assets to shareholders' equity	25x	24x
Ratio of total assets to shareholders' equity (excluding liquidity pool)	22x	22x

¹ Following the change in reporting for corporate banking activities in Africa, risk weighted assets of £3.1bn have been reallocated from Africa RBB to Corporate Banking as at 31 December 2011.

² Head Office and Other Operations now includes risk weighted assets previously reported as the Investment Management segment, see page 23 for further details.



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Q112 IMS Appendix II – Risk Management

Analysis of Loans and Advances to Customers and Banks

As at 31.03.12	Gross L&A £m	Impairment Allowance £m	L&A Net of Impairment £m	Loan Impairment Charges ¹ £m	Loan Loss Rate ² bps
Total retail	240,524	5,142	235,382	456	76
Wholesale - customers	211,464	4,761	206,703	319	61
Wholesale - banks	47,206	48	47,158	5	4
Total wholesale	258,670	4,809	253,861	324	50
Loans and advances at amortised cost	499,194	9,951	489,243	780	63
Loans and advances held at fair value	22,506	na	22,506		
Total loans and advances	521,700	9,951	511,749		
As at 31.12.11					
Total retail	241,138	5,374	235,764	2,422	100
Wholesale - customers	201,348	5,178	196,170	1,362	68
Wholesale - banks	47,491	45	47,446	6	1
Total wholesale	248,839	5,223	243,616	1,368	55
Loans and advances at amortised cost	489,977	10,597	479,380	3,790	77
Loans and advances held at fair value	23,334	na	23,334		
Total loans and advances	513,311	10,597	502,714		
As at 31.03.11					
Total retail	236,064	6,664	229,400	634	109
Wholesale - customers	221,207	5,392	215,815	309	57
Wholesale - banks	44,567	51	44,516	1	1
Total wholesale	265,774	5,443	260,331	310	47
Loans and advances at amortised cost	501,838	12,107	489,731	944	76
Loans and advances held at fair value	24,820	na	24,820		
Total loans and advances	526,658	12,107	514,551		

¹ Loan impairment charges, comprising impairment on loans and advances and charges in respect of undrawn facilities and guarantees.

² The loan loss rates for 31 March 2012 and 2011 have been calculated on an annualised basis.



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Q112 IMS Appendix III – Group Exposures to Selected Countries

The following tables present the maximum direct balance sheet exposure to credit risk by country, with the totals reflecting allowance for impairment, netting and cash collateral held where appropriate, prepared on the same basis as the 2011 results announcement.

In addition to the exposures noted below, Barclays has sovereign exposure through the guarantee of certain savings and investment funds, which hold a proportion of their assets in sovereign debt, and credit mitigation arrangements entered into for risk management purposes (principally credit default swaps and total return swaps) for which the reference asset is sovereign debt. The net effect of the arrangements reduces Barclays exposure to these countries.

Exposure by Country and Counterparty**As at 31.03.12**

	Spain £m	Italy £m	Portugal £m	Ireland £m	Greece £m
Sovereign	2,159	2,988	594	218	4
Financial institutions	1,297	672	58	3,592	1
Residential mortgages	14,266	15,968	3,637	93	5
Corporate	5,016	2,597	2,948	1,070	63
Other retail lending	2,993	2,267	1,966	89	17
Total	25,731	24,492	9,203	5,062	90

As at 31.12.11

	Spain £m	Italy £m	Portugal £m	Ireland £m	Greece £m
Sovereign	2,530	3,493	810	244	14
Financial institutions	987	669	51	4,311	2
Residential mortgages	14,654	15,934	3,651	94	5
Corporate	5,345	2,918	3,295	977	67
Other retail lending	3,031	2,335	2,053	86	18
Total	26,547	25,349	9,860	5,712	106

Spain

Fair Value through Profit and Loss	Trading Portfolio			Derivatives				Designated at Fair Value through P&L	Total as at 31.03.12	Total as at 31.12.11
	Trading Portfolio Assets	Trading Portfolio Liabilities	Net Trading Portfolio	Gross Assets	Gross Liabilities	Cash Collateral	Net Derivatives			
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
Sovereign	1,060	(1,060)	-	62	(62)	-	-	-	-	-
Financial institutions	1,198	(818)	380	7,111	(6,441)	(666)	4	170	554	221
Corporate	270	(261)	9	582	(213)	(5)	364	291	664	629

Fair Value through Equity

	Available for Sale Assets as at 31.03.12			Total as at 31.12.11
	Cost ¹	AFS Reserve	Total	
	£m	£m	£m	£m
Sovereign	2,140	(31)	2,109	2,468
Financial institutions	508	(8)	500	490
Corporate	1	-	1	2

Held at Amortised Cost

	Loans and Advances as at 31.03.12			Total as at 31.12.11
	Gross	Impairment Allowances	Total	
	£m	£m	£m	£m
Sovereign	50	-	50	62
Financial institutions	249	(6)	243	276
Corporate	5,421	(1,070)	4,351	4,714
Residential mortgages	14,343	(77)	14,266	14,654
Other retail lending	3,101	(108)	2,993	3,031

¹ 'Cost' refers to the fair value of the asset at recognition, less any impairment booked. 'AFS Reserve' is the cumulative fair value gain or loss on the assets that is held in equity. 'Total' is the fair value of the assets at the balance sheet date.



Q112 IMS Appendix III – Group Exposures to Selected Countries

Italy

Fair Value through Profit and Loss	Trading Portfolio			Derivatives				Designated at Fair Value through P&L	Total as at 31.03.12	Total as at 31.12.11
	Trading Portfolio Assets	Trading Portfolio Liabilities	Net Trading Portfolio	Gross Assets	Gross Liabilities	Cash Collateral	Net Derivatives			
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
Sovereign	2,709	(2,709)	-	1,157	(350)	-	807	2	809	1,144
Financial institutions	535	(142)	393	6,146	(4,634)	(1,512)	-	102	495	456
Corporate	124	(124)	-	448	(230)	(98)	120	162	282	171
Fair Value through Equity										
				Available for Sale Assets as at 31.03.12						Total as at 31.12.11
				Cost ¹	AFS Reserve				Total	
				£m	£m				£m	£ m
Sovereign				2,180	(15)				2,165	2,334
Financial institutions				134	(3)				131	138
Corporate				29	3				32	27
Held at Amortised Cost										Total as at
				Loans and Advances as at 31.03.12						
				Gross	Impairment Allowances				Total	31.12.11
				£m	£m				£m	£m
Sovereign				14	-				14	15
Financial institutions				54	(8)				46	75
Corporate				2,421	(138)				2,283	2,720
Residential mortgages				16,062	(94)				15,968	15,934
Other retail lending				2,455	(188)				2,267	2,335

Portugal

Fair Value through Profit and Loss	Trading Portfolio			Derivatives				Designated at Fair Value through P&L	Total as at 31.03.12	Total as at 31.12.11
	Trading Portfolio Assets	Trading Portfolio Liabilities	Net Trading Portfolio	Gross Assets	Gross Liabilities	Cash Collateral	Net Derivatives			
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
Sovereign	50	(50)	-	256	(256)	-	-	3	3	69
Financial institutions	18	(3)	15	282	(282)	-	-	-	15	11
Corporate	8	(8)	-	453	(199)	(3)	251	-	251	328
Fair Value through Equity										
				Available for Sale Assets as at 31.03.12						Total as at 31.12.11
				Cost ¹	AFS Reserve				Total	
				£m	£m				£m	£m
Sovereign				668	(113)				555	716
Financial institutions				2	-				2	2
Corporate				620	(2)				618	677
Held at Amortised Cost										Total as at
				Loans and Advances as at 31.03.12						
				Gross	Impairment Allowances				Total	31.12.11
				£m	£m				£m	£m
Sovereign				36	-				36	25
Financial institutions				41	-				41	38
Corporate				2,287	(208)				2,079	2,290
Residential mortgages				3,652	(15)				3,637	3,651
Other retail lending				2,167	(201)				1,966	2,053

¹ 'Cost' refers to the fair value of the asset at recognition, less any impairment booked. 'AFS Reserve' is the cumulative fair value gain or loss on the assets that is held in equity. 'Total' is the fair value of the assets at the balance sheet date.



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Q112 IMS Appendix III – Group Exposures to Selected Countries

Ireland

	Trading Portfolio			Derivatives						
Fair Value through Profit and Loss	Trading	Trading	Net					Designated		
	Portfolio	Portfolio	Trading	Gross	Gross	Cash		at Fair	Total	Total
	Assets	Liabilities	Portfolio	Assets	Liabilities	Collateral	Net Derivatives	Value	as at	as at
	£m	£m	£m	£m	£m	£m	£m	P&L	31.03.12	31.12.11
Sovereign	28	(28)	-	-	-	-	-	2	2	39
Financial institutions	1,221	(23)	1,198	5,234	(4,411)	(823)	-	48	1,246	1,561
Corporate	82	(35)	47	297	(114)	(82)	101	9	157	52
										Total
Fair Value through Equity	Available for Sale Assets as at 31.03.12									as at
				Cost ¹	AFS Reserve			Total	31.12.11	
				£m	£m			£m	£m	
				219	(3)			216	205	
Financial institutions				255	(18)			237	249	
Corporate				3	-			3	-	
										Total
										as at



Q112 IMS Appendix IV – Credit Market Exposures

Investment Bank Credit Market Exposures¹

					Three Months Ended 31.03.12		
	As at 31.03.12	As at 31.12.11	As at 31.03.12	As at 31.12.11	Fair Value (Losses)/ Gains and Net Funding	Impairment (Charge)/ Release	Total (Losses)/ Gains
	\$m	\$m	£m	£m	£m	£m	£m
US Residential Mortgages							
ABS CDO Super Senior	2,793	2,844	1,747	1,842	(7)	(3)	(10)
US sub-prime and Alt-A ²	1,978	2,134	1,237	1,381	39	3	42
Commercial Mortgages							
Commercial real estate loans and properties	7,439	8,228	4,653	5,329	(7)	-	(7)
Commercial Mortgaged Backed Securities ²	1,297	1,578	811	1,022	62	-	62
Monoline protection on CMBS	13	14	8	9	-	-	-
Other Credit Market							
Leveraged Finance ³	6,197	6,278	3,876	4,066	(13)	8	(5)
SIVs, SIV -Lites and CDPCs	-	9	-	6	(1)	-	(1)
Monoline protection on CLO and other	1,516	1,729	948	1,120	(36)	-	(36)
CLO and Other assets ²	484	596	303	386	28	-	28
Total	21,717	23,410	13,583	15,161	65	8	73

- Barclays credit market exposures arose before the market dislocation in mid-2007 and primarily relate to commercial real estate and leveraged finance.
- Credit market exposures decreased by £1,578m to £13,583m, reflecting net sales and paydowns and other movements of £1,325m, foreign exchange movements of £326m, and fair value gains and impairment releases of £73m. Net sales, paydowns and other movements of £1,325m included:
 - £539m of commercial real estate loans and properties including sale of the 50% stake in Archstone for £405m (\$628m)
 - £244m of commercial mortgage-backed securities
 - £184m of leveraged finance, primarily relating to one counterparty
 - £134m of US sub-prime and Alt-A

¹ As the majority of exposure is held in US Dollars, the exposures above are shown in both US Dollars and Sterling.

² Collateral assets of £1,900m (31 December 2011: £2,272m) previously underlying the Protium loan are now included within the relevant asset classes as the assets are now managed alongside similar credit market exposures. These assets comprised: US sub-prime and Alt-A £863m (31 December 2011: £965m), commercial mortgage-backed securities £734m (31 December 2011: £921m), CLO and Other assets £303m (31 December 2011: £386m).

³ Includes undrawn commitments of £180m (31 December 2011: £180m).

Q112 IMS Appendix V – Amendments to Barclays Results by Business

There have been two recent changes to the Barclays business structure.

Single Barclays Brand

Following the move to a single Barclays brand we have renamed certain of our business segments as follows:

- Barclays Capital has been renamed Investment Bank
- Barclays Corporate has been renamed Corporate Banking
- Barclays Wealth has been renamed Wealth and Investment Management
- Head Office and Other Operations includes the results previously reported as the Investment Management segment comprising Barclays investment in BlackRock, Inc. and the residual elements relating to Barclays Global Investors

This change has not had an impact on Barclays overall results.

Restructure of Corporate Banking Activities in Africa

Certain corporate banking activities in Africa, previously reported under Africa RBB, are now included within Corporate Banking. These activities include around 800 clients as well as the Trade Finance and Electronic Banking channels relating to large corporate clients. This change has been made to further align client coverage and product ownership to better serve clients' needs, and to align Africa to the reporting approach for the UK and Europe. The total amount of profit before tax transferred for 2011 is £78m and this restatement has had no impact on Barclays overall results.

The table below shows the impact of this change on our reported results for each quarter during 2011.

Corporate Banking	Q111 as Published £m	Q111Group Structure Changes £m	Q111 as Revised £m	Q211 as Revised £m	Q311 as Revised £m	Q411 as Revised £m
Adjusted basis						
Total income net of insurance claims	703	48	751	817	830	710
Credit impairment charges and other provisions	(287)	2	(285)	(327)	(283)	(252)
Net operating income	416	50	466	490	547	458
Operating expenses	(412)	(30)	(442)	(459)	(436)	(422)
Other net (expenses)/income	(3)	-	(3)	2	2	1
Adjusted profit before tax	1	20	21	33	113	37
Adjusting items						
Goodwill impairment ¹	-	-	-	-	-	(123)
Losses on disposal ²	-	-	-	(64)	-	(9)
Statutory profit/(loss) before tax	1	20	21	(31)	113	(95)
Statutory basis						
Operating expenses	(412)	(30)	(442)	(459)	(436)	(545)
Other net (expenses)/income	(3)	-	(3)	(62)	2	(8)

Africa RBB	Q111 as Published £m	Q111Group Structure Changes £m	Q111 as Revised £m	Q211 as Revised £m	Q311 as Revised £m	Q411 as Revised £m
Adjusted						
Total income net of insurance claims	912	(48)	864	906	940	861
Credit impairment charges and other provisions	(142)	(2)	(144)	(126)	(108)	(88)
Net operating income	770	(50)	720	780	832	773
Operating expenses	(605)	30	(575)	(586)	(613)	(505)
Other net income	2	-	2	1	-	1
Adjusted profit before tax	167	(20)	147	195	219	269
Adjusting items						
Gains on acquisition and disposals ²	-	-	-	-	2	-
Statutory profit before tax	167	(20)	147	195	221	269
Statutory basis						
Other net income	2	-	2	1	2	1

¹ Adjusting item recorded in Operating expenses.

² Adjusting item recorded in Other net (expenses)/income.



Exhibit 99.2

Capitalisation and Indebtedness

The following table sets out the issued share capital of Barclays PLC and its consolidated subsidiaries' total shareholders' equity, indebtedness and contingent liabilities as at 31 December 2011. The information has been prepared in accordance with the International Financial Reporting Standards (IFRS).

	As at 31 December 2011 (000)
Share capital of Barclays PLC	
Ordinary shares - issued and fully paid shares of £0.25 each	12,199,000
	£m
Group shareholders' equity	
Called up share capital	3,050
Share premium account	9,330
Other reserves	3,837
Other shareholders' funds	
Retained earnings	39,372
Shareholders' equity excluding non-controlling interests	55,589
Non-controlling interests	9,607
Total shareholders' equity	65,196
Group indebtedness ⁽¹⁾	
Subordinated liabilities ⁽²⁾	24,870
Debt securities in issue ⁽³⁾	129,736
Total indebtedness ⁽³⁾	154,606
Total capitalisation and indebtedness ⁽³⁾	219,802
Group contingent liabilities	
Securities lending arrangements	35,996
Guarantees and letters of credit pledged as collateral security	14,181
Performance guarantees, acceptances and endorsements	8,706
Total contingent liabilities	58,883
Documentary credits and other short-term trade related transactions	1,358
Standby facilities, credit lines and other commitments	240,282

1. "Group indebtedness" includes interest accrued as at 31 December 2011 in accordance with International Financial Reporting Standards.
2. Following an invitation announced on 5 December 2011 to purchase certain securities for cash, the final settlement took place on 9 January 2012 whereby two subsidiaries of Barclays Bank PLC purchased in aggregate approximately £7m nominal value of subordinated liabilities tendered after the early tender deadline and at the expiration deadline. On 23 March 2012, Barclays Bank PLC redeemed U.S.\$1,500,000,000 Floating Rate Subordinated Step-Up Callable Notes due 2017. As a result of these transactions, subordinated liabilities have decreased to £23,563m as at 31 March 2012.
3. As at 31 March 2012, debt securities in issue have increased to £146,577m and, in addition to this, debt securities in issue accounted for on a fair value basis have increased to £71,793m.



Exhibit 99.3

Capitalisation and Indebtedness

The following table sets out the issued share capital of Barclays Bank PLC and its consolidated subsidiaries' total shareholders' equity, indebtedness and contingent liabilities as at 31 December 2011. The information has been prepared in accordance with the International Financial Reporting Standards (IFRS).

	As at 31 December 2011 (000)
Share capital of Barclays Bank PLC	
Ordinary shares - issued and fully paid shares of £1 each	2,342,559
Preference shares - issued and fully paid shares of £100 each	75
Preference shares - issued and fully paid shares of £1 each	1
Preference shares - issued and fully paid shares of U.S.\$100 each	100
Preference shares - issued and fully paid shares of U.S.\$0.25 each	237,000
Preference shares - issued and fully paid shares of €100 each	240
Group shareholders' equity	£m
Called up share capital ⁽¹⁾	2,402
Share premium account ⁽¹⁾	12,092
Other reserves ⁽²⁾	2,660
Other shareholders' funds	648
Retained earnings ⁽²⁾	44,276
Shareholders' equity excluding non-controlling interests	62,078
Non-controlling interests	3,092
Total shareholders' equity	65,170
Group indebtedness ⁽³⁾	
Subordinated liabilities ⁽⁴⁾	24,870
Debt securities in issue ⁽⁵⁾	129,736
Total indebtedness ⁽⁵⁾	154,606
Total capitalisation and indebtedness	219,776
Group contingent liabilities	
Securities lending arrangements	35,996
Guarantees and letters of credit pledged as collateral security	14,181
Performance guarantees, acceptances and endorsements	8,706
Total contingent liabilities	58,883
Documentary credits and other short-term trade related transactions	1,358
Standby facilities, credit lines and other commitments	240,282

1 Called up share capital and Share premium account include £60m and £5,808m respectively relating to Preference Shares which were not reflected in the Capitalisation and Indebtedness table in Exhibit 99.4 to the form 6-K filed on 10 February 2012.

2 Retained earnings includes £155m which was previously disclosed within Other reserves in the form 6-K filed on 10 February 2012.

3 "Group indebtedness" includes interest accrued as at 31 December 2011 in accordance with International Financial Reporting Standards.

4 Following an invitation announced on 5 December 2011 to purchase certain securities for cash, the final settlement took place on 9 January 2012 whereby two subsidiaries of Barclays Bank PLC purchased in aggregate approximately £7m nominal value of subordinated liabilities tendered after the early tender deadline and at the expiration deadline. On 23 March 2012, Barclays Bank PLC redeemed U.S.\$1,500,000,000 Floating Rate Subordinated Step-Up Callable Notes due 2017. As a result of these transactions, subordinated liabilities have decreased to £23,563m as at 31 March 2012.

5 As at 31 March 2012, debt securities in issue have increased to £146,577m and, in addition to this, debt securities in issue accounted for on a fair value basis have increased to £71,793m.