

BARCLAYS PLC  
Form 6-K  
October 31, 2012

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 31, 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 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

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SIGNATURES

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

BARCLAYS PLC  
(Registrant)

Date: October 31, 2012

By: /s/ Patrick Gonsalves  
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Patrick Gonsalves  
Deputy Secretary

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BARCLAYS BANK PLC  
(Registrant)

Date: October 31, 2012

By: /s/ Patrick Gonsalves  
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Patrick Gonsalves  
Joint Secretary

Barclays PLC  
Interim Management Statement

30 September 2012

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7116 1000. COMPANY NO. 48839

Notes

The term Barclays or Group refers to Barclays PLC together with its subsidiaries. Unless otherwise stated, the income statement analysis compares the 9 months to 30 September 2012 to the corresponding 9 months of 2011 and balance sheet comparatives relate to 30 June 2012. 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.

Adjusted profit before tax and adjusted performance metrics have been presented to provide a more consistent basis for comparing business performance between periods. Adjusting items are considered to be significant and one-off in nature and hence not representative of the underlying business performance. Items excluded from the adjusted measures are: the impact of own credit; gains on debt buy-backs; impairment and disposal of the investment in BlackRock, Inc.; the provision for Payment Protection Insurance redress payments and claims management costs (PPI redress); the provision for interest rate hedging products redress; goodwill impairments; and gains and losses on acquisitions and disposals. The regulatory penalties relating to the industry-wide investigation into the setting of interbank offered rates have not been excluded from adjusted measures.

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 <http://group.barclays.com/about-barclays/investor-relations#institutional-investors>.

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.

The information in this announcement, which was approved by the Board of Directors on 30 October 2012, does not comprise statutory accounts within the meaning of Section 434 of the Companies Act 2006. Statutory accounts for the year ended 31 December 2011, 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 and 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.

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 depository will mail the interim dividend on 7 December 2012 to ADR holders on the record on 9 November 2012.

#### 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 legal proceedings, 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 speak only as of 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 any updates or revisions to any forward-looking statements contained in this announcement 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.

#### Performance Highlights

"These results demonstrate that we continue to have good momentum in our businesses despite the difficulties we faced through this period. While we have much to do to restore trust among stakeholders, our universal banking franchise remains strong and well positioned. I am proud of how our colleagues have continued to focus on delivering for our customers and clients, and am grateful for our customers' and clients' continued loyalty to Barclays.

We look forward to closing out 2012 in a strong position, and to sharing more with you in February 2013 about how we intend to make Barclays the 'Go-To' bank for all of our stakeholders."

Antony Jenkins, Chief Executive

- Adjusted profit before tax up 18% to £5,954m for the nine months ended 30 September 2012, with an improvement of 27% in Corporate and Investment Banking
- Statutory profit before tax down 86% to £712m, including an own credit charge of £4,019m (2011: gain of £2,971m), gain on disposal of BlackRock investment of £227m (2011: impairment/loss of £1,858m) and a £1,000m (2011: £1,000m) provision for Payment Protection Insurance (PPI) redress, of which £700m was recognised in Q3
- Adjusted return on average shareholders' equity increased to 8.8% (2011: 8.4%) with improvements in the majority of our businesses. Statutory return on average shareholders' equity was negative 0.5% (2011: positive 6.9%)
- Adjusted income is in line with prior year at £22,347m despite challenging economic conditions, the continuing low interest rate environment and non recurrence of gains from the disposal of hedging instruments in Q3 11

- Investment Bank income improved 7% to £9,129m. Q3 12 Investment Bank income was £2,633m, up 17% on Q3 11 but down 13% on the strong Q2 12 performance
- Credit impairment charges were down 7% at £2,657m, principally reflecting improvements in the UK businesses, offset by higher charges in the Investment Bank and the RBB businesses in Europe and Africa
- Operating expenses, excluding the £1,000m (2011: £1,000m) provision for PPI redress and £450m (2011: nil) provision for interest rate hedging products redress, were down 4% to £13,832m. Non-performance costs reduced 3% to £11,837m and performance costs reduced 9% to £1,995m
- During Q3 12, sovereign exposures to Spain, Italy, Portugal, Ireland, Greece and Cyprus reduced 15% to £4.8bn. The Group reduced local Euro funding mismatches in Spain by £2.4bn to £0.1bn and in Portugal by £0.4bn to £3.3bn
- Core Tier 1 ratio strengthened to 11.2% in Q3 12 (30 June 2012: 10.9%). Risk weighted assets reduced 3% to £379bn, principally reflecting risk reduction in Corporate and Investment Banking and foreign exchange movements, partially offset by a change in methodology on loss given default for sovereign exposures
- The Group continues to access both secured and unsecured term funding markets and has met its term funding needs for 2012 having raised £22bn of term funding in the first nine months of 2012, including £1bn through Barclays participation in the Bank of England's Funding for Lending Scheme
- The liquidity pool was £160bn (30 June 2012: £170bn), remaining well above our liquidity risk appetite and within the month end range of £152bn to £173bn for the year to date (Full Year 2011: £140bn to £167bn)

## Performance Highlights

### Barclays Unaudited Results

	Adjusted <sup>1</sup>			Statutory		
	30.09.12	30.09.11	%	30.09.12	30.09.11	%
for the nine months ended	£m	£m	Change	£m	£m	Change
Total income net of insurance claims	22,347	22,300	-	18,555	25,213	(26)
	(2,657)	(2,851)	(7)	(2,657)	(4,651)	(43)

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Impairment charges and other provisions						
Net operating income	19,690	19,449	1	15,898	20,562	(23)
Operating expenses	(13,832)	(14,441)	(4)	(15,282)	(15,488)	(1)
Other net income/(expense) <sup>2</sup>	96	54		96	(8)	
Profit before tax	5,954	5,062	18	712	5,066	(86)
Profit after tax	4,167	3,868	8	374	3,349	(89)

Performance Measures

Return on average shareholders' equity	8.8%	8.4%	(0.5%)	6.9%
Return on average tangible shareholders' equity	10.3%	10.1%	(0.6%)	8.3%
Return on average risk weighted assets	1.4%	1.3%	0.1%	1.1%
Cost: income ratio	62%	65%	82%	61%
Loan loss rate	69bps	74bps	69bps	74bps

Basic earnings per share	29.3p	26.5p	(1.7p)	22.2p
Dividend per share	3.0p	3.0p	3.0p	3.0p

Capital and Balance Sheet

	30.09.12	30.06.12	Change
Core Tier 1 ratio	11.2%	10.9%	
Risk weighted assets	£379bn	£390bn	(3)
Adjusted gross leverage	20x	20x	-
Group liquidity pool	£160bn	£170bn	(6)
Net asset value per share	444p	443p	-
Net tangible asset value per share	379p	379p	-
Loan: deposit ratio	111%	111%	

Adjusted<sup>1</sup>

Statutory

Profit/(Loss) Before Tax by Business

	30.09.12	30.09.11	Change	30.09.12	30.09.11	Change
	£m	£m	%	£m	£m	%
UK	1,146	1,198	(4)	296	798	(63)
Europe	(151)	(109)	39	(151)	(109)	39
Africa	330	561	(41)	330	563	(41)
Barclaycard	1,150					