

# Barclays PLC Consensus

The consensus income statement includes litigation and conduct throughout.  
GBPm, unless otherwise stated

Barclays Group	Q322	FY22	FY23	FY24
<b>Total income</b>	<b>5,909</b>	<b>24,823</b>	<b>25,275</b>	<b>26,213</b>
Credit impairment releases/(charges)	(330)	(1,060)	(2,117)	(2,201)
<b>Net operating income</b>	<b>5,579</b>	<b>23,763</b>	<b>23,158</b>	<b>24,012</b>
Operating costs	(3,715)	(14,677)	(15,313)	(15,704)
UK bank levy	0	(174)	(173)	(174)
Litigation and conduct	(71)	(2,014)	(179)	(169)
<b>Total operating expenses</b>	<b>(3,787)</b>	<b>(16,865)</b>	<b>(15,666)</b>	<b>(16,046)</b>
Other net income	15	30	42	43
<b>Profit before tax</b>	<b>1,808</b>	<b>6,929</b>	<b>7,535</b>	<b>8,009</b>
Tax charge	(396)	(1,664)	(1,671)	(1,784)
<b>Profit after tax</b>	<b>1,411</b>	<b>5,265</b>	<b>5,864</b>	<b>6,225</b>
Non-controlling interests	(12)	(48)	(52)	(52)
Other equity instrument holders	(201)	(820)	(828)	(829)
<b>Attributable profit</b>	<b>1,199</b>	<b>4,397</b>	<b>4,984</b>	<b>5,344</b>

## Financial metrics

Cost: income ratio (%)	64	68	62	61
Basic earnings per share (p)	7.3	26.8	31.7	35.3
Return on average tangible shareholders' equity (%)	9.8	9.0	9.9	10.1
Common equity tier 1 ratio (%)	13.8	13.5	13.7	13.9
Tangible net asset value per share (p)	304	308	335	364

## Capital distributions

Dividend per share (p)	0.0	7.2	8.7	9.9
Share buyback announced	38	1,169	1,112	1,031
Period end number of shares (m)	16,186	15,998	15,445	14,925

# Appendix

The following divisional numbers contribute to the Barclays Group consensus GBPm

<b>Barclays UK</b>	<b>Q322</b>	<b>FY22</b>	<b>FY23</b>	<b>FY24</b>
<b>Total income</b>	<b>1,861</b>	<b>7,181</b>	<b>7,948</b>	<b>8,331</b>
Credit impairment releases/(charges)	(123)	(322)	(683)	(704)
<b>Net operating income</b>	<b>1,738</b>	<b>6,858</b>	<b>7,265</b>	<b>7,627</b>
Operating costs	(1,088)	(4,313)	(4,483)	(4,596)
UK bank levy	0	(39)	(39)	(39)
Litigation and conduct	(10)	(46)	(44)	(38)
<b>Total operating expenses</b>	<b>(1,099)</b>	<b>(4,398)</b>	<b>(4,566)</b>	<b>(4,673)</b>
<b>Profit before tax</b>	<b>640</b>	<b>2,461</b>	<b>2,699</b>	<b>2,955</b>

  

<b>Barclays International</b>	<b>Q322</b>	<b>FY22</b>	<b>FY23</b>	<b>FY24</b>
<b>Total income</b>	<b>4,125</b>	<b>17,896</b>	<b>17,571</b>	<b>18,125</b>
Credit impairment releases/(charges)	(238)	(814)	(1,428)	(1,492)
<b>Net operating income</b>	<b>3,887</b>	<b>17,081</b>	<b>16,142</b>	<b>16,633</b>
Operating costs	(2,542)	(10,010)	(10,506)	(10,787)
UK bank levy	0	(131)	(131)	(132)
Litigation and conduct	(53)	(1,956)	(107)	(103)
<b>Total operating expenses</b>	<b>(2,595)</b>	<b>(12,097)</b>	<b>(10,744)</b>	<b>(11,021)</b>
<b>Profit before tax</b>	<b>1,303</b>	<b>5,019</b>	<b>5,435</b>	<b>5,649</b>

  

<b>Barclays International: CIB</b>	<b>Q322</b>	<b>FY22</b>	<b>FY23</b>	<b>FY24</b>
<b>Total income</b>	<b>2,982</b>	<b>13,611</b>	<b>12,722</b>	<b>13,009</b>
Credit impairment releases/(charges)	(59)	(155)	(281)	(277)
<b>Net operating income</b>	<b>2,923</b>	<b>13,456</b>	<b>12,441</b>	<b>12,732</b>
Operating costs	(1,841)	(7,349)	(7,600)	(7,747)
UK bank levy	0	(127)	(126)	(127)
Litigation and conduct	(48)	(1,741)	(77)	(73)
<b>Total operating expenses</b>	<b>(1,888)</b>	<b>(9,217)</b>	<b>(7,803)</b>	<b>(7,947)</b>
<b>Profit before tax</b>	<b>1,035</b>	<b>4,241</b>	<b>4,641</b>	<b>4,788</b>

  

<b>Barclays International: CC&amp;P</b>	<b>Q322</b>	<b>FY22</b>	<b>FY23</b>	<b>FY24</b>
<b>Total income</b>	<b>1,143</b>	<b>4,285</b>	<b>4,849</b>	<b>5,115</b>
Credit impairment releases/(charges)	(179)	(659)	(1,148)	(1,215)
<b>Net operating income</b>	<b>964</b>	<b>3,625</b>	<b>3,701</b>	<b>3,901</b>
Operating costs	(701)	(2,661)	(2,907)	(3,039)
UK bank levy	(0)	(5)	(5)	(5)
Litigation and conduct	(6)	(214)	(30)	(30)
<b>Total operating expenses</b>	<b>(707)</b>	<b>(2,880)</b>	<b>(2,941)</b>	<b>(3,074)</b>
<b>Profit before tax</b>	<b>268</b>	<b>777</b>	<b>793</b>	<b>861</b>

  

<b>Head Office</b>	<b>Q322</b>	<b>FY22</b>	<b>FY23</b>	<b>FY24</b>
<b>Total income</b>	<b>(76)</b>	<b>(253)</b>	<b>(244)</b>	<b>(243)</b>
Credit impairment releases/(charges)	31	77	(5)	(5)
<b>Net operating income</b>	<b>(46)</b>	<b>(176)</b>	<b>(249)</b>	<b>(248)</b>
Operating costs	(86)	(354)	(325)	(323)
UK bank levy	0	(3)	(3)	(3)
Litigation and conduct	(7)	(12)	(28)	(26)
<b>Total operating expenses</b>	<b>(93)</b>	<b>(370)</b>	<b>(356)</b>	<b>(352)</b>
<b>Profit before tax</b>	<b>(135)</b>	<b>(551)</b>	<b>(599)</b>	<b>(595)</b>

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