

Barclays PLC Consensus

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

Barclays Group

	Q323	FY23	FY24	FY25
Total income	6,292	25,894	26,697	27,531
Operating costs	(3,902)	(15,799)	(16,265)	(16,636)
UK bank levy	0	(178)	(178)	(178)
Litigation and conduct	(62)	(181)	(215)	(210)
Total operating expenses	(3,964)	(16,158)	(16,658)	(17,023)
Other net income	8	20	25	25
Profit before impairment	2,335	9,757	10,065	10,533
Credit impairment releases/(charges)	(570)	(2,142)	(2,390)	(2,283)
Profit before tax	1,766	7,614	7,675	8,250
Tax charge	(390)	(1,646)	(1,728)	(1,859)
Profit after tax	1,375	5,968	5,947	6,392
Non-controlling interests	(4)	(48)	(47)	(48)
Other equity instrument holders	(234)	(975)	(984)	(999)
Attributable profit	1,129	4,953	4,942	5,339

Financial metrics

Cost: income ratio (%)	63	62	62	62
Basic earnings per share (p)	7.4	32.0	33.5	38.7
Return on average tangible shareholders' equity (%)	10.0	10.6	10.2	10.5
Common equity tier 1 ratio (%)	13.7	13.8	14.0	13.8
Tangible net asset value per share (p)	301	310	347	387

Capital distributions

Dividend per share (p)	0.0	8.5	9.6	10.9
Share buyback announced	0	1,545	1,550	1,470
Period end number of shares (m)	15,257	15,162	14,311	13,521

Appendix

The following divisional numbers contribute to the Barclays Group consensus GBPm

Barclays UK	Q323	FY23	FY24	FY25
Total income	1,934	7,790	7,862	8,121
Operating costs	(1,097)	(4,405)	(4,510)	(4,581)
UK bank levy	0	(29)	(29)	(29)
Litigation and conduct	(11)	(25)	(34)	(34)
Total operating expenses	(1,108)	(4,459)	(4,573)	(4,644)
Other net income	(0)	(0)	(0)	(0)
Profit before impairment	826	3,331	3,289	3,477
Credit impairment releases/(charges)	(167)	(586)	(684)	(638)
Profit before tax	659	2,745	2,605	2,839

Barclays International				
Total income	4,420	18,354	19,068	19,647
Operating costs	(2,721)	(11,090)	(11,429)	(11,727)
UK bank levy	0	(132)	(132)	(133)
Litigation and conduct	(45)	(138)	(165)	(160)
Total operating expenses	(2,767)	(11,361)	(11,726)	(12,020)
Other net income	8	28	29	28
Profit before impairment	1,662	7,021	7,371	7,655
Credit impairment releases/(charges)	(400)	(1,545)	(1,700)	(1,639)
Profit before tax	1,262	5,476	5,671	6,016

Barclays International: CIB				
Total income	3,131	13,180	13,690	14,036
Operating costs	(1,955)	(8,026)	(8,249)	(8,440)
UK bank levy	0	(125)	(125)	(125)
Litigation and conduct	(31)	(78)	(110)	(107)
Total operating expenses	(1,986)	(8,229)	(8,484)	(8,672)
Other net income	0	2	2	2
Profit before impairment	1,145	4,953	5,208	5,366
Credit impairment releases/(charges)	(69)	(203)	(319)	(272)
Profit before tax	1,076	4,750	4,890	5,094

Barclays International: CC&P				
Total income	1,289	5,174	5,378	5,610
Operating costs	(766)	(3,064)	(3,180)	(3,287)
UK bank levy	0	(8)	(8)	(8)
Litigation and conduct	(14)	(61)	(55)	(53)
Total operating expenses	(780)	(3,132)	(3,242)	(3,348)
Other net income	7	26	27	27
Profit before impairment	516	2,067	2,162	2,289
Credit impairment releases/(charges)	(331)	(1,341)	(1,381)	(1,367)
Profit before tax	185	726	781	922

Head Office				
Total income	(63)	(250)	(233)	(236)
Operating costs	(84)	(304)	(326)	(328)
UK bank levy	0	(16)	(16)	(16)
Litigation and conduct	(5)	(18)	(16)	(16)
Total operating expenses	(89)	(338)	(358)	(360)
Other net income	0	(7)	(3)	(3)
Profit before impairment	(152)	(595)	(595)	(598)
Credit impairment releases/(charges)	(3)	(12)	(6)	(6)
Profit before tax	(155)	(607)	(601)	(605)

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