

Barclays PLC Consensus

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

Barclays Group	Q224	FY24	FY25	FY26
Total income	6,156	25,721	27,429	28,827
Operating costs	(4,032)	(16,049)	(16,318)	(16,570)
UK bank levy	0	(276)	(257)	(260)
Litigation and conduct	(46)	(252)	(202)	(182)
Total operating expenses	(4,078)	(16,577)	(16,777)	(17,013)
Other net income	0	8	3	3
Profit before impairment	2,078	9,152	10,655	11,817
Credit impairment releases/(charges)	(516)	(2,002)	(2,199)	(2,362)
Profit before tax	1,562	7,150	8,455	9,455
Tax charge	(344)	(1,572)	(1,855)	(2,080)
Profit after tax	1,217	5,578	6,600	7,375
Non-controlling interests	(20)	(56)	(56)	(57)
Other equity instrument holders	(251)	(1,000)	(1,008)	(1,019)
Attributable profit	948	4,526	5,541	6,306

Financial metrics

Cost: income ratio (%)	66	64	61	59
Basic earnings per share (p)	6.3	30.5	39.6	48.4
Return on average tangible shareholders' equity (%)	7.6	8.9	10.3	11.1
Tangible net asset value per share (p)	343	363	408	466

Capital and capital distributions

Risk weighted assets (£bn)	348	366	376	386
Common equity tier 1 ratio (%)	13.8	13.3	13.5	13.8
Dividend per share (p)	2.9	8.5	9.3	10.3
Share buyback announced	750	1,771	2,067	2,525
Total capital distribution	1,174	2,998	3,328	3,819
Period end number of shares (m)	14,757	14,386	13,538	12,525

Appendix

The following divisional numbers contribute to the Barclays Group consensus GBPm

Barclays UK

	Q224	FY24	FY25	FY26
Total income	1,817	7,453	8,250	8,679
Operating costs	(1,052)	(4,240)	(4,364)	(4,382)
UK bank levy	0	(77)	(78)	(80)
Litigation and conduct	(10)	(62)	(38)	(32)
Total operating expenses	(1,062)	(4,373)	(4,473)	(4,487)
Other net income	0	0	0	0
Profit before impairment	756	3,080	3,777	4,192
Credit impairment releases/(charges)	(104)	(418)	(710)	(802)
Profit before tax	652	2,662	3,067	3,390
Risk weighted assets (£bn)	77	84	90	95

Barclays UK Corporate Bank

	Q224	FY24	FY25	FY26
Total income	432	1,749	1,827	1,926
Operating costs	(230)	(914)	(931)	(953)
UK bank levy	0	(35)	(35)	(36)
Litigation and conduct	(2)	(6)	(6)	(6)
Total operating expenses	(232)	(952)	(969)	(992)
Other net income	(0)	(0)	(0)	(0)
Profit before impairment	200	796	858	934
Credit impairment releases/(charges)	(13)	(61)	(75)	(92)
Profit before tax	187	735	782	842
Risk weighted assets (£bn)	21	22	23	24

Barclays Private Bank & Wealth Management

	Q224	FY24	FY25	FY26
Total income	314	1,265	1,352	1,427
Operating costs	(217)	(866)	(904)	(940)
UK bank levy	0	(6)	(6)	(7)
Litigation and conduct	(1)	(4)	(4)	(4)
Total operating expenses	(217)	(875)	(914)	(951)
Other net income	0	(0)	(0)	(0)
Profit before impairment	97	390	438	476
Credit impairment releases/(charges)	(2)	(6)	(9)	(10)
Profit before tax	95	384	429	467
Risk weighted assets (£bn)	7	8	8	8

Barclays Investment Bank

	Q224	FY24	FY25	FY26
Total income	2,859	11,501	11,995	12,437
Operating costs	(1,927)	(7,588)	(7,721)	(7,836)
UK bank levy	0	(145)	(145)	(146)
Litigation and conduct	(23)	(69)	(76)	(77)
Total operating expenses	(1,950)	(7,791)	(7,942)	(8,059)
Other net income	0	0	0	0
Profit before impairment	910	3,710	4,053	4,378
Credit impairment releases/(charges)	(34)	(89)	(137)	(149)
Profit before tax	876	3,621	3,917	4,229
Risk weighted assets (£bn)	200	196	198	199

Barclays US Consumer Bank

Total income	837	3,396	3,686	4,055
Operating costs	(412)	(1,663)	(1,749)	(1,843)
UK bank levy	0	0	0	0
Litigation and conduct	(3)	(13)	(12)	(13)
Total operating expenses	(414)	(1,676)	(1,761)	(1,855)
Other net income	0	0	(0)	(0)
Profit before impairment	422	1,719	1,925	2,200
Credit impairment releases/(charges)	(351)	(1,349)	(1,228)	(1,270)
Profit before tax	71	370	697	930
Risk weighted assets (£bn)	24	40	42	45

Head Office

Total income	(104)	358	319	302
Operating costs	(196)	(778)	(651)	(616)
UK bank levy	0	(13)	(2)	(2)
Litigation and conduct	(8)	(98)	(66)	(52)
Total operating expenses	(204)	(888)	(720)	(670)
Other net income	0	7	1	1
Profit before impairment	(307)	(523)	(399)	(367)
Credit impairment releases/(charges)	(13)	(79)	(41)	(39)
Profit before tax	(320)	(602)	(440)	(405)
Risk weighted assets (£bn)	19	16	16	16

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