

Please note this is a section from the full Annual Report the contents of which are below.



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Registered No. 48839

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.

The Group may also make forward-looking statements in other written materials, including other documents filed with or furnished to the SEC. In addition, the Group's senior management may make forward-looking statements orally to analysts, investors, representatives of the media and others. In particular, among other statements, certain statements in the Financial Review and Business Description with regard to management objectives, trends in results of operations, margins, costs, return on equity, risk management, and competition are forward looking in nature. These forward-looking statements can be identified by the fact that they do not

relate only to historical or current facts. Forward-looking statements often use words such as "anticipate," "target," "expect," "estimate," "intend," "plan," "goal," "believe," or other words of similar meaning.

By their nature, forward-looking statements involve risk and uncertainty because they relate to events and depend on circumstances that will occur in the future. The Group's actual future results may differ materially from those set out in the Group's forward-looking statements. There are many factors that could cause actual results and developments to differ materially from those expressed or implied by these forward-looking statements. Any forward-looking statements made by or on behalf of the Group speak only as of the date they are made. Barclays does not undertake to update forward-looking statements to reflect any changes in the Group's expectations with regard thereto or any changes in events, conditions or circumstances on which any such statement is based. The reader should, however, consult any further disclosures Barclays may make in documents it files with the SEC.

## Group senior management and principal offices

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**Barclays Bank PLC**  
54 Lombard Street  
London  
EC3P 3AH  
Tel: 020 7699 5000

**Sir Peter Middleton** GCB Chairman  
**Matthew Barrett** Group Chief Executive

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**Group Executive Committee**  
**Matthew Barrett** Group Chief Executive  
**Roger Davis** Chief Executive, Business Banking  
**Bob Diamond** Chief Executive, Barclays Capital  
**Gary Dibb** Group Chief Administrative Officer  
**Gary Hoffman** Chief Executive, Barclaycard  
**Bob Hunter** Chief Executive, Barclays Private Clients (until 31st March 2003)  
**Naguib Kheraj** Chief Executive, Barclays Private Clients (from 31st March 2003)  
**Chris Lendrum** Group Executive Director  
**Robert Nimmo** Group Risk Director  
**David Roberts** Chief Executive, Personal Financial Services  
**John Varley** Group Finance Director  
**David Weymouth** Chief Information Officer

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**Group Central Functions**  
54 Lombard Street  
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Tel: 020 7699 5000

**Jon Anderson** Chief Accountant  
**Graham Brammer** Group Property Services Director  
**Allan Barr** Director, Solutions  
**Rachel Belsham** Initiative Leader, Core UK Near Term Priority  
**Toby Broome** Commercial Services Director  
**Andrew Bruce** Group Credit Risk Director  
**Leigh Bruce** Communications Director  
**Matthew Cooper** Director Group Money Laundering Prevention  
**John Cotton** Director, Canary Wharf Programme  
**Mike Davis** Director of Public Policy

**Lawrence Dickinson** Group Secretary  
**Gary Dibb** Group Chief Administrative Officer  
**Robert East** Programme Director, Productivity and Cost Programme  
**Allan Fielder** HR Business Partner for Group Central Functions  
**Peter Gallant** Group Treasurer  
**John Gilbert** Finance and Business Risk Director  
**Simon Gulliford** Group Marketing Director  
**Brian Harte** Group Compliance Director  
**Paul Hartwell** Chief Operating Officer, Group Risk  
**Peter Herbert** Group Director, Strategy and Planning  
**Kathy Lisson** Director of Operational Transformation  
**Ian Menzies-Conacher** Group Taxation Director  
**Geoffrey Mitchell** Director, Finance Projects  
**Robert Nimmo** Group Risk Director  
**David Postings** Managing Director, Enable  
**Valerie Scoular** Group Human Resources Director  
**David Storey** Director, Group Internal Audit  
**Howard Trust** Group General Counsel  
**Cathy Turner** Head of Investor Relations  
**Colin Walklin** Director, Group Finance  
**David Weymouth** Chief Information Officer

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**Personal Financial Services**  
54 Lombard Street  
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**David Roberts** Chief Executive Officer  
**Philip Barr** Director Human Resources  
**John Crane** Director Production  
**Robin Dickie** Chief Operating Officer  
**Andrew Gillespie** Marketing Director  
**John Little** Director Risk  
**Frederic Nze\*** Director Consumer Finance  
**Lynne Peacock\*** Chief Executive Woolwich & Regulated Products  
**Tony Prestedge\*** Director Mortgages  
**Eamon Slevin\*** Director General Insurance  
**Chris Willford** Director Finance & Planning

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**Barclays Private Clients**  
Murray House  
1 Royal Mint Court  
London  
EC3N 4HH  
Tel: 020 7977 7000

**Bob Hunter** Chief Executive  
**Bob Bashford** Risk Director  
**Bob Dench\*** Managing Director, Investment Management.  
**Alex Dyce** Country Manager, Portugal  
**John Eaton\*** Managing Director, International Banking  
**Jacobo Gonzalez-Robatto\*** Managing Director, Iberia and Country Manager, Spain  
**Michael Murray** Chief Operating Officer  
**Mike Pedersen\*** Managing Director, Private Banking  
**Michael Pinder\*** Managing Director, Premier Banking  
**Gordon Rankin** Market Development Director  
**Pascal Roché\*** Country Manager, France  
**Mark Wells** Human Resources Director

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**Barclaycard**  
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**Gary Hoffman** Chief Executive Officer  
**Peter Crook\*** Managing Director  
Barclaycard UK  
**Mark Evans\*** Managing Director  
Barclaycard Corporate  
**Barry Fergus\*** Managing Director  
Barclaycard International  
**John Sands** Director Human Resources  
**Richard Sommers** Finance Director

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**Business Banking**  
54 Lombard Street  
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Tel: 020 7699 5000

**Roger Davis** Chief Executive  
**Wai Au** Chief Operating Officer  
**John Callender\*** Managing Director, Asset and Sales Financing  
**Alastair Camp\*** Managing Director, Medium Business and Agriculture  
**Peter Harvey\*** Managing Director, Larger Business  
**Mike Rogers\*** Managing Director, Small Business  
**Andy Simmonds** Business Risk Director  
**Mark Wells** Human Resources Director

\*Strategic Business Unit Head

## Group senior management and principal offices

**Barclays Africa**  
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**Robert E Diamond Jr.** Chief Executive  
**Hans-Joerg Rudloff** Chairman of the Executive Committee  
**Jerry del Missier\*** Global Head of Markets, Collateralised Finance & Prime Brokerage and Private Equity  
**Paul Idzik** Chief Operating Officer  
**Roger Jenkins\*** Global Head of Structured Capital Markets  
**Thomas L Kalaris\*** Global Head of Distribution and Research and Chief Executive, Americas  
**Grant Kvalheim\*** Global Head of Investment Banking and Credit Products  
**Robert Morrice** Chairman and Chief Executive, Asia Pacific

**Barclays Global Investors**  
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San Francisco  
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Tel:(00 1) 415 597 2000

**Robert E. Diamond, Jr.** Chairman of the Board  
**Naguib Kheraj** Deputy Chairman of the Board  
**Blake Grossman** Global co-Chief Executive  
**Andrew Skirton** Global co-Chief Executive  
**Richard Ricci** Chief Operating Officer  
**Lindsay Tomlinson** Chief Executive, Europe

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**Jeffrey Deck** Chief Executive Officer

\*Strategic Business Unit head

## Group senior management and principal offices

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**Adan Mohamed** Managing Director

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**Enrique Arias** Deputy Chief Executive Officer

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**Jacques De Navacelle** Managing Director

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**Barclays Bank PLC, Portugal**  
Avenida da Republica  
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Portugal  
Tel: (00 351) 21 7911100

**Alex Dyce** Country Manager

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**Jacobo Gonzalez-Robatto** Managing Director  
**Pedro Santaella** Managing Director, Barclays Capital

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**Andrew Skirton** Co-Chief Executive

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\*Strategic Business Unit head