

About Barclays

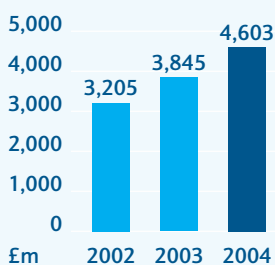
We are a major global financial services provider engaged in retail and commercial banking, credit cards, investment banking, wealth management and investment management services. We are one of the largest financial services companies in the world by market capitalisation. Operating in over 60 countries and employing over

78,000 people, we move, lend, invest and protect money for over 18 million customers and clients worldwide.

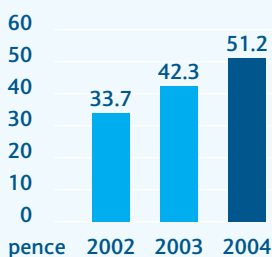
Our primary goal

To deliver top quartile total shareholder return relative to our peers, consistently over time.

Profit before tax



Earnings per share



Regions in which we operate



»»» For detailed information on where we operate go to www.barclays.com

UK Banking

Delivers banking solutions to Barclays UK retail and business banking customers. It offers a range of integrated products and services and access to the expertise of other Group businesses through a variety of channels comprising: the branch network, automated teller machines, telephone banking, online banking and relationship managers.

UK Retail Banking comprises Personal Customers, Mortgages, Small Business and UK Premier. It serves some 14 million personal customers, 273,000 Premier banking customers and 566,000 Small Business customers, through 2,061 branches.

UK Business Banking provides relationship banking to the Group's larger and medium business customers in the UK, and has relationships with 179,000 customers.

Private Clients

Serves affluent, high net worth and corporate clients, primarily in the UK and continental Europe, providing private banking, offshore banking, stockbroking and asset management services, as well as financial planning services to a broader customer base. Private Clients includes the closed life assurance activities.

Private Clients has over 300,000 affluent and high net worth clients, and includes Barclays Stockbrokers, which is the largest execution only broker in the UK.

International

Provides a range of banking services, including current accounts, savings, investments, mortgages and consumer loans to personal and corporate customers across Spain, Portugal, France, Italy, the Caribbean, Africa and the Middle East.

In total, International serves 2.2 million customers through 841 international branches in 16 countries. Barclays Spain serves 500,000 customers, and Barclays Africa and Middle East operates through 230 branches and has 1.4 million customer accounts.

Barclaycard

Is a multi-brand credit card and consumer lending business with an increasing international presence, and is one of the leading credit card businesses in Europe.

In the UK, Barclaycard manages the Barclaycard branded credit cards, Barclays branded consumer loans, mostly Barclayloan, and also comprises FirstPlus, Clydesdale Financial Services and Monument. Barclaycard Business processes card payments for retailers and merchants and issues cards to corporate customers. Outside the UK, Barclaycard International has businesses in the United States, Germany, Spain, Greece, Italy, Portugal, Republic of Ireland and across Africa.

Barclaycard has 15.6 million cards in issue.

Barclays Capital

A leading global investment bank which provides large corporate, institutional and government clients with solutions to their financing and risk management needs.

Activities are primarily divided between two areas: Rates, which includes fixed income, foreign exchange, commodities, emerging markets, money markets sales, trading and research, prime brokerage and equity-related activities; and Credit, which includes origination, sales, trading and research relating to loans, debt capital markets, structured capital markets, commercial mortgage backed securities, private equity and large asset leasing.

Barclays Global Investors (BGI)

One of the world's largest asset managers and a leading global provider of investment management products and services, serving over 2,600 institutional clients in 48 countries, with over £700bn assets under management.

BGI is the global product leader in Exchange Traded Funds (iShares), with over 100 funds available for institutions and individuals trading in ten markets worldwide.



For further information on business performance see pages 106 to 112