



Corporate & Social  
Responsibility Report 2005

## Responsible Banking





# Corporate & Social Responsibility Report 2005

## Responsible Banking

### Contents

Letter from the CEO	4
Introduction	6
Our business	8
Corporate & Social Responsibility at Barclays	11
Barclays in the Market	15
Working at Barclays	23
Barclays in the Community	33
Barclays in the Environment	47

# Letter from the CEO

Corporate & Social Responsibility lies at the heart of Barclays' culture. We are proud of our employees' involvement in a multitude of CSR, activities demonstrating the commitment of the whole Bank to responsible initiatives



Pride in belonging to a committed company is a source of motivation and prestige. Customers recognise in Barclays values of proximity, personal service and accessibility, the pillars of our quality brand. Barclays' responsible initiatives help remove architectural and cultural barriers, improving access for the disabled and bringing music, art and sport to society. By breaking down barriers, we become a more accessible and better bank.

Corporate & Social Responsibility forms an intrinsic part of our philosophy. It is one of the pillars of our strategy, aimed at optimum management of resources and integration in the community to achieve the development and sustainability of our business. People –our customers, shareholders and employees- are the key to our profitability, so belonging to a company, a group of people, who share the same values, lends us extraordinary strength.

Barclays shares with its employees our concern to improve living standards. Close to home, we have followed strict guidelines to protect the environment in the course of refurbishment work at our branches, and especially at our Head Office. We also apply these criteria daily to ensure responsible use of resources in the pursuit of efficiency.

Employee commitment is embodied, for example, in the constant increase in recycling, of waste products and the conviction has taken root among our workers and customers that these initiatives enhance the Bank's activity and development.

Barclays strives to improve our environment for growth, and in this context the Bank launched the “Embárcate” (“Come aboard”) scheme for employees, which consists of a series of measures to reconcile personal and working life, support equality and diversity and enhance in the working environment.

We have increased social action programmes, as shown by the eighty-two initiatives, comprising voluntary work and donations, carried out in 2005, and have fostered involvement by the employees, their family and friends. We have also fulfilled our commitment to our community, creating bonds with society, while improving working relations.

We are acutely aware of the major role Barclays can play in development and socio-economic integration. In this context, we have fostered initiatives to achieve fundamental objectives, promoting and developing social, educational and training programmes for the disadvantaged, bringing art and culture to society, supporting young talent, providing a healthy, safe working environment and encouraging respect for the environment.

Barclays consciously seeks partnership with society in key areas. We know we apply the highest standards in fulfilling our commitment and that this is the right road for us to fulfil our mission to become the best bank.

Secure in this knowledge, we will continue our efforts. Working in Social Action, improves us all as people.

**Jacobo González-Robatto**  
*Chief Executive Officer*

# Introduction

## The Barclays Group worldwide and in Spain

### LEADERSHIP

We are one of the world's leading financial service groups with over 300 years of history behind us and more than twenty million customers.

### STRENGTH

We have more than 100,000 employees worldwide and over 3,500 branches distributed in some 60 countries.

### UNITY

We share the same philosophy and values. We all form part of the same project and our objective is to provide our customers with the best service, advice and innovative product proposals in each country where the Bank is present.

**The best service for 20 million customers**

## Barclays in Spain

Barclays Spain forms part of a leading Group in which it is a benchmark for customer service, the model for expansion.

Barclays Spain aims to be the best bank in terms of:

- profitability and customer service
- motivation and satisfaction of its professionals

The Bank employs a multi-specialist commercial strategy and has already positioned itself as Spain's sixth banking group.

After more than 30 years in Spain, Barclays is the country's leading foreign banking institution and has succeeded in positioning itself among the leading medium sized banks. It has more than 3,500 professionals, a network of nearly 500 branches and over 500,000 customers.

The Barclays business model in Spain is customer oriented:

- providing each customer an added value proposal
- promoting complementary service channels (online and telephone banking and remote advisory services)
- investing constantly in technology

The business is segmented as follows: Premier Banking, SMEs, Major Companies, Retail Banking and Cards and Consumer Credit.

# Our business

PERSONAL BANKING	PREMIER BANKING	SMES
<p>The quality of the service we provide is based on a personalised commercial management model and the creation of diverse service channels for our customers to deal with the Bank (e.g. online and telephone banking)</p>	<p>Barclays specialises in providing quality financial services to high-yield customers with significant assets, offering quality services and tailored products for people seeking the best investment advice.</p>	<p>Barclays in Spain draws on the experience of the Group in the United Kingdom, where it is the leading financial institution in the small and medium sized companies segment.</p>

MAJOR COMPANIES	CARDS	INTERNATIONAL CUSTOMERS
<p>The Corporate Banking department of the Barclays Group in Spain is staffed by highly qualified professionals with the skills necessary to serve large corporations and the affiliates of multinationals.</p>	<p>Targeting customers who require immediate financing, the segment aims to lead the revolving or instalment payment card business.</p>	<p>Providing specific products and services for (resident and non-resident) foreign customers, mainly from the euro zone.</p>



BARCLAYS

BARCLAYS

CSV  
MAKE  
DIFFERENCE  
DAY

BARCLAYS

BARCLAYS

BARCLAYS

CSV  
MAKE  
A DIFFERENCE  
DAY

BARCLAYS

CSV  
MAKE  
A DIFFERENCE  
DAY

BARCLAYS

BARCLAYS

CSV  
MAKE  
DIFFERENCE  
DAY

BARCLAYS

BARCLAYS

BARCLAYS

# Corporate & Social Responsibility at Barclays

The Barclays Group believes Corporate & Social Responsibility (CSR) is a key factor for its strategy and the sustainability of the business. It is part of the Group's personality; how it understands business development. Barclays views CSR as a commitment that goes far beyond mere legal requirements

Barclays believes CSR is necessary to earn the trust and loyalty of its stakeholders (customers, employees and shareholders), as well as society at large and, especially, the communities in which it works. It is a tool to contribute to economic, cultural and social development and to involve the concerned public in the evolution of the business.

## A strategic factor

As a strategic factor, Barclays plans and measures CSR in the medium and long term, including intangible values such as transparency, ethics and social commitment that are increasingly appreciated by the general public and market analysts.

Sound management of Corporate & Social Responsibility is the best way of preventing risk, building and safeguarding the brand, differentiating services and generating competitive advantage.

Value creation and business sustainability can only be optimised if we respond to the expectations and needs of our shareholders, customers, employees and the community. Our usefulness and value to all stakeholders underpins sustainability and value creation for Barclays.

These issues all obviously affect the bottom line, and Barclays therefore views Social Responsibility as a key strategic and business management factor.



The Barclays Group has over 20 years experience in social responsibility. It is one of the top 10 UK companies in terms of CSR according to the Business in the Community – Top 100 ranking, and in 2004 it received the National Business Award for Corporate & Social Responsibility.

The transparency of Barclays' Corporate Governance has won the Group a place in five of the FTSE4Good indexes (Europe Index, Europe 50 Index, UK Index, UK 50 Index and Global 100 Index), and Barclays has also pioneered the preparation of annual CSR reports, which are audited by The SGS Group of Companies, a world leader in reviews, testing and verification in this field.

Barclays' Corporate & Social Responsibility initiatives focus mainly on Corporate Governance, Equality and Diversity, the Environment and Community: Social Action.

## Recognition in Spain

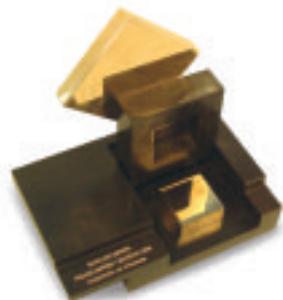
This strategic approach was behind Barclays Spain's success in winning the best company prize for "Social Action in partnership with employees" bestowed by the Spanish Enterprise and Society Foundation in 2005.

This prestigious prize was awarded by Their Royal Highnesses, the Prince and Princess of Asturias, in recognition of voluntary work done by Barclays employees, sponsored and supported by the Bank.

Barclays Spain considers Social Action a motivating, strategic factor that has contributed enormously to the cultural integration of Barclays and Banco Zaragozano.



*The Barclays Group  
has more than 20  
years' experience in  
social responsibility and is  
ranked **among the top  
10 UK companies***



# Economical Times

LAS NOTICIAS MÁS IMPORTANTES EN INFORMACIÓN ECONÓMICA  
PRIMERA EDICIÓN / AÑO I / NÚMERO 1

Llega al mercado  
el Leasing Barclays:

**Euribor + 0,5<sup>o</sup>  
T.A.E. 2,85%**

Dentro de su oferta de productos y servicios destinados a empresas, Barclays Bank, S.A. comunica el lanzamiento del tan esperado Leasing Barclays, que introduce unas condiciones financieras excepcionales. Un producto que se presenta como una interesante alternativa para las numerosas empresas que demandan este tipo de producto financiero.



\* Euribor + 0,50 publicado en el 8.02. + 0,50. Revision anual. \*\* T.A.E. para Euribor publicada el 23.02.02.02.00. Sin comisión de apertura.

Nuevo Leasing Barclays. Unas condiciones sorprendentes:

- Euribor + 0,50 (T.A.E. 2,85%)
- Plazo hasta 5 años
- Para todo tipo de bienes

- Excelente fiscalidad
- Sin comisión de apertura
- Sin comisión de estudio

901 20 30 50 / [www.barclays.es/leasing](http://www.barclays.es/leasing) /

Barclays:  
especialistas del mundo  
n.

BARCLAYS  
Fondo

Barclays

BARCLAYS

# Barclays in the Market

## Corporate Governance and Code of Conduct

Regulatory compliance by Barclays Spain assures respect for and observance of the legislation and regulations governing our activities and processes.

This approach minimises exposure to potential impacts on our reputation arising from failure to comply with prevailing legislation, the regulations governing the sector, good banking practice and procedure and the ethical principles inherent in the Group's values.

### Corporate Governance

Corporate Governance at Barclays is a way of working that enhances our prestige and differentiates the Bank within the financial sector. Best practice in Corporate Governance is a key factor to create and sustain shareholder value, ensuring action by the company is ethical, legal and transparent.

Barclays Spain publishes its Annual Corporate Governance Report on an annual basis. This document provides relevant information on the Bank's ownership and management structure, related-party transactions and internal operations carried out by the Group, risk management and control systems and the levels of compliance with corporate good governance recommendations.

The Articles of Association of Barclays Bank, S.A. define best practice and the responsibilities of the governing bodies, which comprise the Board of Directors and General Meeting of Shareholders, as well as the Audit Committee, one of the main control bodies.



## Code of Conduct

The Barclays Group Code of Conduct has been in force since 1988. The Code is mandatory for all our professionals and sets out the Group's values, compliance rules and general principles for action. Internal Rules of Conduct also exist for stock market operations, which in tandem with the Spanish General Code of Conduct for the Securities Markets establish the working environment of Barclays Spain professionals.

Continuous appraisal of operating risks in all the services we provide enables the Bank to establish controls to help prevent fraud.

Raising the awareness of all our employees is a key task, involving ongoing communication and training to ensure effectiveness in pursuit of these objectives.

## Customer relations

A value added service can only be offered on the basis of a sound knowledge of our customers. Barclays periodically conducts surveys with existing and potential customers to learn their assessments of the Bank, levels of satisfaction with the services provided and their financial and banking needs. These studies do not interfere with the strict compliance by Barclays of the personal data protection legislation.

## Customer Care Office

Barclays continually strives to ensure more fluent communication with customers using all available channels, which include mail, fax, e-mail, opinion questionnaires in branches, Internet mailbox and telephone banking.

*Barclays periodically conducts studies in order to ascertain customers' assessments of the bank*

The Customer Care Office centralises management of this information and resolves any issues that customers feel were not satisfactorily dealt with at the branch level.

This service handles matters raised by customers concerning Barclays Bank, S.A., Barclays Bank PLC Branch in Spain, Barclaycard, Barclays Fondos SGIIC and Barclays Vida y Pensiones. It is also the interlocutor for the new "Commissioners for the defence of financial services customers", official bodies reporting to the Bank of Spain, the National Stock Exchange Commission and the Directorate General of Insurance and Pensions in accordance with Ministry of Economy Order ECO 734/March 11, 2004 concerning the customer care departments and services and the figure of the ombudsman in financial institutions.

## [servicio de atencional cliente@barclays.com](mailto:servicio de atencional cliente@barclays.com)

All of the Barclays Group financial firms in Spain have endorsed the "Regulations for the Defence of Customers of Barclays Bank S.A." approved by the Board of Directors in June 2004.

The Customer Care Office has implemented a computer application to optimise the treatment and resolution of suggestions, complaints and claims by our customers. This system also provides detailed statistical information to enhance the quality of our products and services, thereby ensuring the sustainability of the business and the attainment of commercial objectives in Spain.

In 2005, the Customer Care Office dealt with 2,930 incidents. This increase was due mainly to migration of customers from the former Banco Zaragozano to the present Barclays Spain, as well as the campaign by the Bank inviting customers to voice dissatisfaction, and the impact of the new communication channels provided for customers to express complaints, claims and suggestions.

## Quality at Barclays



Barclays Spain understands quality as an essential part of its operational and commercial structure.

Consequently, quality is not confined to individual activities, but rather the Bank seeks to achieve overall corporate excellence.

The declaration of CEO, Jacobo González-Robatto, and the members of the Management Committee encapsulates the Quality Policy of the Barclays Spain Group.

*Barclays has set itself the mission of becoming the "best bank in Spain". This means we wish to be a company that is admired and respected by our customers, employees and shareholders, achieving a positive impact on our environment through our Corporate & Social Responsibility initiatives.*

*To achieve this, ALL Barclays Group professionals in Spain are committed to Quality and the goals of continual improvement, excellence and the satisfaction of our Customers and Employees.*

*Barclays Spain understands  
quality as an essential part  
of its operational and  
commercial structure.*

## Certification

Barclays Spain's Total Quality Process was implemented in 1990, and has been maintained ever since in accordance with international quality assurance and environmental management models and standards issued by the European Foundation for Quality Management (EFQM), ISO Standards and the requirements of the "Madrid Excelente" quality seal.

Barclays Spain's certification activity in 2005 comprised:

- Renewal of AENOR Certification (Asociación Española de Normalización y Certificación) under the ISO 9001:2000 Standard for the "Design and commercialisation of financial products and services by the Branch Network". First obtained in 1998, Barclays has successfully completed annual audits by AENOR every year.
- Renewal of the licence to use the "Madrid Excelente" Quality Assurance Seal awarded by the Regional Government of Madrid to leading companies for management excellence. The licence to use the seal was originally conferred in 2002 and has periodically reviewed by the Regional Government since then.



## Quality System Tools

The Quality System of the Barclays Group in Spain is based on procedures designed to facilitate process management such as internal audit, continual measurement of business process indicators and supplier management systems.

Appropriate communication channels encourage involvement by all professionals in the continuous improvement process through suggestions to add value for customers, processes and the business.

Another of the tools of the Barclays Quality System is periodic measurement of the level of customer satisfaction in Quality surveys and reviews.

The following measurements were performed in 2005:

- Quality of the service provided by the Central Services and Support Departments perceived by the Sales Network .
- Objective quality study of the service provided by the Contact Center.
- Comparative financial sector study of the overall service provided by the Barclays Spain Sales Network. This multi-brand survey covered 5,064 branches of 103 financial institutions. Barclays scored 7.07 (out of 10), placing it among the top 10 banks in the Spanish financial industry in terms of the quality index.

*One of the tools of the  
Quality System of Barclays  
is periodic measurement  
the level of customer  
satisfaction*



## Brand values

The credibility of Barclays' brand rests on the pillars of **experience, advice and innovation**.

These are common to the banking model that Barclays applies in all the countries where it is present, with the necessary flexibility to adapt to local market conditions.

The **experience** of more than 300 years has taught us that customers not only expect excellent service, but also seek adaptation to their needs if this is to be really useful. In this light, Barclays has made **advice** the fulcrum of the services proposed for each customer profile.

Anticipating customer needs requires the capacity to **innovate**, a field in which Barclays has a long record. We were the first bank in Spain to offer interest-bearing accounts, the first to launch "unit linked" products with major tax benefits and the first to protect customers' interests by setting a ceiling on mortgage rises. Most innovative of all, Barclays developed the Remunerated Mortgage, which offers the best price, while remunerating savings and offering the best credit facilities and cost benefits in basic banking services.

## experience+advice+innovation=Barclays

Barclays believes that responsible customer relationships require transparent communication of accurate, reliable information and appropriate, comprehensible terminology.

Documentation describing our products and services, and commercial campaigns are intended not only to comply with regulations governing financial sector advertising, but also to meet the standards set by Barclays' own code of conduct with regard to the transparency of communications with customers.

# BARCLAYS



# Working at Barclays

## Professional Development Policy

The vital process of defining and implementing a management model that will lay the groundwork for the integration of the different human resources policies existing in Barclays Spain commenced in 2005. The objective is to establish a Human Resources Policy based on clearly delineated processes and systems too permit flexible, effective management of the organisation's needs.

This model will allow identification, definition and updating of the posts and profiles required within the Bank in terms of competences, skills, personal qualities and knowledge.

It will also allow identification of the career paths employees are most likely to opt for based on prior experience and professional profiles, while taking into account the professional development expectations and skills range of each individual, and the results of performance appraisals.

## Training

Development of the professional talent and skills of all employees is a strategic priority for Barclays Spain. Training programmes are designed to help professionals adapt to their duties in the context of continuous change in the financial sector and to allow talent spotting and development to ensure a good fit between employees' skills and their duties.

The whole process, and particularly training delivered in the field of products and services, advice and sales, is regularly assessed in an ongoing review process based on the ISO 9001:2000 Standard to assure the quality of outcomes.

TRAINING	
Training hours per employee	35.84
Total hours	127,656
Investment	Investment: 3.1 M (1.78 % of salary expenditure)
Investment per employee	893.86 €
Participants	11,624
Classroom training participants	81.2%
Correspondence / e-learning participants	18.8%

## Working conditions: Opinion survey

*Barclays has conducted a survey among its employees to learn their opinion of our organisation and identify strengths and weaknesses*

Once again this year, Barclays conducted a survey among its employees to obtain an in-depth view of their opinion of our organisation and identify strengths and weaknesses. The results of the survey were published on the corporate intranet. Discussion groups were organised to identify improvement actions and obtain the necessary commitment to implement them.

The 10 highest scoring statements out of a total of 118 were:

- 1 I like the type of work I do.
- 2 I clearly understand the aims and objectives of my team.
- 3 People here are treated with respect, regardless of the post they hold.
- 4 My relation with customers provides me personal satisfaction.
- 5 Have you felt personally threatened, harassed or discriminated at work during the past 12 months?
- 6 My team actively seeks to understand the needs and expectations of the internal/external customer.
- 7 Barclays enjoys a good reputation among its competitors.
- 8 I believe that Barclays does a good job of managing its external image and reputation.
- 9 My boss is available when he is needed.
- 10 In my opinion, Barclays is a socially responsible company.



## Internal Communication Channels

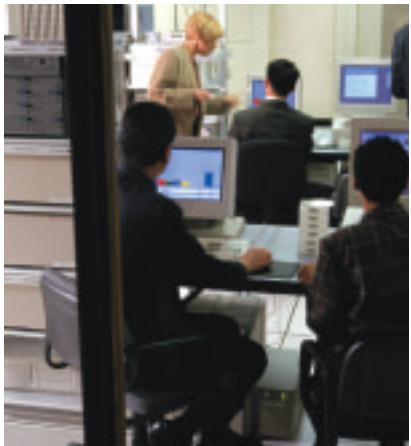
Barclays Spain has established two-way communication channels allowing a transparent, objective exchange of ideas between all professionals and the Bank in a personalised, constructive dialogue. These channels and tools comprise:

*Barclays Spain has established **communication channels** for all employees*

Departmental Meetings	Employee telephone
Corporate Intranet	Corporate Intranet Forum
Online newsletter	Equality and Diversity Ombudsman
Internal Memoranda	Presentations and conference calls
Meetings with the CEO	Opinion Survey
Quality Surveys	Mentoring Activities
Suggestions for Improvement	Appraisal Interviews and Recruitment Interviews

The main Internal Communication facilitators are:

- the Internal Communication Department
- the Human Resources Department



## Recruitment

Barclays has undertaken the systematisation of recruitment processes, creating new tools and methodologies to attract and retain talent. Two hundred and twenty-six new professionals joined the bank in 2005.

### STAFF PROFILE

Total headcount	3,598
Average seniority	18.39
Average age	42.68
No. of women	1,314
No. of men	2,284
Female managers	298
Graduates (%)	52%
Network	2,528
Disabled (total and new hirings)	Total 23, new hirings 8

### JOB CREATION

No. of Processes	580
Total new recruitment	226
New vacancies	157

## Equality and Diversity

In 2005, the Chief Executive and the Management Committee renewed their commitment to equality and diversity, endorsing the strategic principles set out in the document “The Barclays Vision of Equality and Diversity”, thereby formalising Management’s commitment to these policies and the strategic importance of the principles they represent.

*In 2005, the Chief Executive and the Management Committee renewed their **commitment to equality and diversity***

## The Barclays Vision for Equality and Diversity

*Signed by Jacobo González-Robatto and the Management Committee*



Barclays has designed a plan with 47 positive action measures in different areas, including promotion, training, recruitment, conciliation and communication, aimed at fostering equal opportunity for men and women. The plan was presented to the Instituto de la Mujer (Spanish Institute for Women) with a view to recognition as a Collaborating Institution in Equal Opportunities for Women and Men through Optimum certification. We are currently awaiting Recognition by the Institute.

In 2005, Barclays signed the INSERTA agreement with the ONCE Foundation, in order to recruit 70 disabled people in four years.

## Accessibility

Following the commitment made in 2004, elimination of architectural barriers has continued in the branch network and at the Head Office.

Accessibility has been improved at eleven branches, fundamentally by building access ramps. Toilets have also been adapted for use by persons with reduced mobility at seven branches.

Head Office facilities were modified in 2005 to improve access and expedite the recruitment of disabled staff.

Access improvement projects were carried out in Madrid at the Plaza de Colón building and the new Signing Room facilities in the Paseo de Castellana, and in the "Trovador" building in Zaragoza. Toilets for the disabled were provided in these buildings and at the Mateo Inurria and Arturo Soria buildings, also in Madrid, where access was already adequate.

*Access ramps have improved accessibility at eleven branches, and toilets have been adapted for people with reduced mobility at seven branches*

The Barclays Real Estate department will continue to work towards the objective of gradual elimination of architectural barriers in the Branch Network. Technical specifications for access are taken into account from the project phase in new offices, as well as those where improvement work is carried out. Refurbishment work is also planned at some 15 branches.



## Barclays Building in PLA-ZA, a model of accessibility

The new Barclays building in Zaragoza not only meets all Spanish technical standards for global accessibility but aims to motivate and satisfy the employees who work there. The design and construction of the Barclays building at the PLA-ZA Logistics and Business Centre in Zaragoza is based on the specifications of the UNE 170.001-1:2001 Accessibility Standard. One of the features of this new building is the innovative design of evacuation systems for the disabled, requiring the design and development of escape equipment that goes far beyond the most rigorous specifications of existing regulations.

## Conciliation measures: the **jemBÁRCate!**

### (Come aboard!) project

Embárcate is a strategic project led by the Management of the Bank which is aimed at creating the best bank for employees in Spain, raising motivation and satisfaction.



The project was initiated by the employees themselves, based on the results of an opinion survey conducted in 2004 that resulted in the creation of various working groups involving some 300 people. These groups conceived a raft of initiatives for conciliation and equality, communication, remuneration and professional development that have already been implemented, such as the computer equipment mobility plan, creation of a Decalogue for meetings, improvements in the conditions of paid maternity leave and the reduction of working hours. It is an open project allowing the gradual inclusion of further measures to meet employee needs. Barclays has implemented other social provisions that are not required by law,

#### IMPACT OF KEY MEASURES

Additional week's maternity leave	70	Working day reversions	12
Computer equipment mobility	26 laptops 215 Blackberry	Extra week for maternity	70
Reduced working hours	58	Maternity leave	16
		Reassignment nearer home	20

including healthcare and medical insurance, the Pension Scheme (for staff joining after 8/3/80), Life Insurance (death and invalidity coverage), kindergarten subsidies, loans for the purchase of personal computers, advances and personal loans, holiday subsidies, the Christmas hamper and a company store.

### Health and Safety Policy

Barclays provides an adequate working environment where employees may feel fulfilled and safe, harmonising the needs of the business with personal life.



#### HEALTH AND PREVENTION SERVICE

##### Committees:

4 ordinary meetings with the Intercentre Health and Safety Committee

##### Actions relating to facilities, ergonomics, preventive health, training, information ... :

240 on-site visits at work centres to evaluate occupational risks

##### Absenteeism: workplace accidents / illness (days lost):

3,36%

### Labour relations

Barclays applies the General Collective Bargaining Agreement for the sector, while taking account of specific features of our Bank, thereby notably improving conditions in matters such as conciliation.

Once again in 2005, Spanish employee representatives participated in the European Committee of representatives of Barclays. The two major Trade Unions in Barclays Spain have held seats on this body since the end of 2005.



# Barclays in the Community

## Social Action: a strategic project for Barclays

The perception has grown among customers and employees that Barclays views social action as a strategic issue and a business tool.

Barclays' strategy is based on satisfying all of its stakeholders, whether customers, employees or shareholders while contributing to the wider community. Social Action is an effective tool to manage the interests of our public and contribute to society in a professional, organised manner, in line with the values of the Group.

Partnership actions with employees were an important factor facilitating the process of integrating Barclays Spain and Banco Zaragozano.

Meanwhile, customers' manifestations of support for Social Action initiatives and their enthusiastic involvement when asked to participate reflect the positive attitude towards such actions, helping establish closer customer relations.

Throughout 2005 Barclays Spain has taken numerous Social Action initiatives, especially in partnership with its employees. These were mainly aimed at benefiting the victims of terrorism and the most disadvantaged members of society, such as children, the elderly and the homeless and covered objectives such as education, social integration and disability.

**Barclays Spain made a total investment of 670,564 euros in Social Action programmes in 2005** in respect of donations and the organisation of activities to benefit non profit and social organisations, concentrating on assistance to cover education, health, social integration, cultural and environmental needs.

## Recognition

Barclays Spain was awarded the annual Prize for Best Social Action in Partnership with Employees bestowed by the **Enterprise and Society Foundation**. On March 7, 2006, their Royal Highnesses the Prince and Princess of Asturias presented the prize to Mr Carlos Martínez de Campos and Mr Jacobo González-Robatto, Chairman and CEO of Barclays Spain.

## Best Company in Social Action in Partnership with Employees in 2005, according to the Enterprise and Society Foundation

The prize recognises the corporate volunteer work that Barclays Spain has carried out since 2001, the main example of which is the MAD Day Project, which involved over 17% of Barclays Spain employees in 2005. More than 20% of staff also participated in the “€ for €” donation programmes in which Barclays contributed at least an equal amount to that of its employees.



*Barclays Spain is second placed in the ranking of companies making the largest purchases from special employment centres*

- The 2005 report of the Enterprise and Society Foundation's "Corporate Social Action Observatory in Spain" places Barclays Spain in second in the ranking of companies with largest purchases from special employment centres, in terms of equivalent quota of disabled employees. The main subcontracted activity was office cleaning, to which Barclays Spain assigned 2,043,828 euros. This is equivalent to employing 106 disabled people, which would represent 3.20% of the staff of Barclays Spain, based on the calculation method established Spanish Social Integration of the Disabled Act.
- Meanwhile the Enterprise and Society Foundation's 2005 export report, "Best Corporate Social Action Perceptions", published the conclusions of a survey conducted among a selection of 951 experts, 310 major companies, 423 social organisations and 218 specialised bodies. The report ranked Barclays Spain sixth in the category of Social Action in Partnership with Employees, up from the tenth place achieved in the previous year.

The main distinguishing feature of Social Action by Barclays in Spain is the key role played by all employees. Barclays is a founder member of the Company and Volunteer Programme which has recently been launched by the Enterprise and Society Foundation to promote and implement social initiatives, which places emphasis on their strategic nature for the company due to the impact of appropriate human resources management and a good working environment on the bottom line.

*Sixth best perceived company for Social Action according to the Enterprise and Society Foundation*

## Actions in partnership with employees

Barclays employees have played a major role in planning and implementing the Bank's social action activities, proposing and participating in volunteer initiatives, social sponsorship and fundraising.

The objective of social action by Barclays in partnership with employees was successfully extended to all the Spanish Regions in 2005. Volunteer actions involved 629 employees (17% of staff) who mobilised another 342 volunteers, among friends and family. This represents a total of 971 people participating in 75 actions led by the employees of Barclays Spain in 39 cities and in all 17 Spanish Autonomous Regions, sponsored by Barclays Spain with a total contribution of 78,320 euros.

## 75 volunteer actions by employees of Barclays Spain

At the same time, 755 employees (20% of staff) participated in 7 “€ for €” fundraising actions in which the employees donated 26,162 euros and Barclays Spain 84,158 euros.

## Fundraising initiatives with employees

These are initiatives in which Barclays adds its contribution to the total sum donated by employees.





*Barclays Spain signed  
a partnership agreement  
with the **Victims of Terrorism**  
Foundation in 2004 to  
channel support*

In addition to actions in favour of the project "Miles Ahead, a journey in solidarity" described below, the following initiatives were carried out in 2005:

- **Medecins San Frontieres / Doctors without Borders:** Fundraising campaign among customers and employees to finance emergency activities by MSF in response to the immediate needs of the population after the tsunami catastrophe in South East Asia. The initiative raised a total of 125.000 euros.
- **Fundación Víctimas del Terrorismo (Victims of Terrorism Foundation):** After the March 11 terror attack in Madrid, Barclays Spain remained in permanent contact with government through the Enterprise and Society Foundation.

As recommended by the relevant institutions, Barclays Spain channelled aid for victims of the bombings only after the wave of solidarity that swept Spanish society had ebbed. It is at this time when secondary needs crucial to the recovery and normalisation of victims' lives, but not normally attended by official agencies, become apparent. Barclays Spain signed a partnership agreement with the Victims of Terrorism Foundation in 2004 to channel this support. According to the agreement, 36,974 euros were donated in April 2005 in accordance with this Agreement. The Foundation applied this contribution exclusively to the special aid fund for the victims of the Madrid terrorist outrage of 11th March 2004. The employees of Barclays Spain donated 18,487 euros, matched by the Bank.

## Volunteer and social sponsorship initiatives

These materialise employee proposals for the organisation of volunteer activities to benefit social groups and are financed by Barclays Spain.

Key events in 2005 were the **IV Gymkhana for the Disabled**, organised by the Fundación Caballo Amigo (Friendly Horse Association), 70 initiatives carried out under the **“MAD Day, a different day”** programme and the **“Miles Ahead, a journey in solidarity”** project.

### Fundación Caballo Amigo

Sponsorship of the VI International Gymkhana for the Disabled involving Barclays volunteers. A total contribution of 3,900 euros was made to the organisers of the event.

### “MAD Day, a different day”

Barclays Spain and its employees have run this volunteer work programme since 2001.

On this occasion, the number of proposals increased by 89% to a total of 70 actions involving 580 volunteers (436 employees from Barclays, 48% more than the prior year).

Activities were carried out in 39 cities of the 17 Autonomous Regions of Spain and the total cost of social sponsorship finance was 56,405 euros (76% more than in 2004).





Initiatives were carried out in favour of the following organisations:

- **ASPRONA, Albacete**
- **ALACANT, Centro de Recepción del Menor, Alicante**
- **Colegio Público "GLORIA FUERTES", Alicante**
- **ASPRODALBA, Vera (Almería)**
- **Sociedad de SAN VICENTE DE PAUL, Oviedo**
- **APROSUBA, Badajoz**
- **ACIS, L'Hospitalet (Barcelona)**
- **LLAR LES VINYES, Barcelona**
- **Asoc. ENFERMOS MENTALES PLASENCIA YCOMARCA, Plasencia (Cáceres)**
- **Fundación DIAGRAMA, Santander (2), Córdoba, Granada**
- **Asoc. SÍNDROME DE DOWN, Santiago de Compostela (La Coruña)**
- **Asoc. NUEVA LUZ, Tarancón (Cuenca)**
- **ASNIMO, Palma de Mallorca**
- **ONCE, Lleida**
- **Taller "SAN IGNACIO DE LOYOLA", Logroño**
- **Fundación GUANELLA, Madrid**
- **Fundación PRODIS, Madrid**
- **CEADAC, Madrid**
- **Fundación SAGRADA FAMILIA, Madrid**
- **FUNDACIÓN AMIGOS DE LOS MAYORES, Madrid**
- **Fundación BALIA, Madrid**
- **Fundación CHAMARTÍN, Madrid**
- **Fundación TAMBIÉN, Madrid**
- **Fundación VIDA, Madrid**
- **Asociación AZABACHE, Madrid**
- **DISLEXIA SIN BARRERAS, Madrid**
- **BASIDA, Madrid**
- **ALDEAS INFANTILES SOS, El Escorial y Collado-Villalba (Madrid)**
- **Fundación DEPORTE Y DESAFIO, Madrid**
- **CITO, Torrelodones (Madrid)**
- **Pacientes infantiles del HOSPITAL 12 DE OCTUBRE, Madrid**
- **Asociación SÍNDROME DE WEST, Madrid**
- **SPECIAL OLYMPICS, Madrid**
- **Fundación ASCE (2), Madrid**
- **Fundación APADUAM, Madrid**
- **Fundación SAGRADA FAMILIA (2), Madrid**
- **Asociación CLEVI, Madrid**
- **Fundación HORIZONTES ABIERTOS, Madrid**
- **Asoc. ESPAÑOLA CONTRA EL CANCER, Madrid**
- **MENUDOS CORAZONES, Madrid**
- **AESLEME, Madrid**
- **Fundación SONRISA, Estepona (Málaga)**
- **ASPRODES, Lorca (Murcia)**
- **Asoc. SÍNDROME DE DOWN, Cartagena (Murcia)**
- **ASIDO, Cartagena (Murcia)**
- **Fundación ILUNDAIN HARITZ BERRI, Pamplona**
- **CENTRO LUGO-CÁRITAS CANARIAS, Las Palmas de Gran Canaria**
- **Asoc. SÍNDROME DE DOWN, Vigo (Pontevedra)**
- **Asoc. SÍNDROME DE DOWN, Seville**
- **Org. OBRA DE LA IGLESIA, Seville**
- **Asoc. Cultural ANDE, Soria**
- **Asoc. OROBAL (2), Los Cristianos (Tenerife)**
- **Asoc. ESPAÑOLA CONTRA EL CANCER, Santa Cruz de Tenerife**
- **Asoc. VIDA ASCENDENTE, Teruel**
- **AMAFI, Toledo**
- **Fundación RAIS, Valencia**
- **Asoc. ASPADIS, Poliña de Jucar (Valencia)**
- **Asoc. ASPACE, Valladolid**
- **Asoc. GORABIDE, Bilbao**
- **Asoc. AFEDA, Zaragoza**
- **Fundación CANFRÁNC, Zaragoza**
- **Asoc. BOSQUES MEDITERRANEO, Zaragoza**
- **MM. ESCOLAPIAS, Zaragoza**



Finally, employees made a valuable contribution to the “solidarity corner” at the Barclays Christmas festivities in Madrid and Zaragoza, to which they contributed educational material for the Balia Foundation, to educate 200 children and youths at risk of social exclusion in Madrid, and toys for the YMCA Spain Association of Zaragoza.

### Other employee social sponsorship initiatives

These are projects proposed mainly by employees which Barclays Spain has helped finance. The total contribution made was 32,000 euros, including donations to the **Spanish Red Cross**, the **Spanish Cancer Association**, the **New Future Association** and the following projects:

- **Asociación Madrileña de Espina Bífida (AMEB), Madrid:** “Special Olympics” project with the Spina Bifida Association.
- **Hermandad del Refugio, Zaragoza:** kindergarten equipment and food aid for children in disadvantaged families.
- **Fundación Investigación y Educación en SIDA, Madrid:** venereal disease sexual education and prevention campaign in schools with the AIDS Research and Education Foundation.
- **Fundación Balia, Madrid:** “Balia Centre Tetuán” project to assist children at risk of becoming school dropouts, leading to social exclusion.
- **Fundación Hospital de Caridad, Cartagena (Murcia):** project to install bathrooms and public address systems in new rooms for destitute patients at the Geriatric Aid Unit.
- **Junior Achievement, Madrid:** participation in the “partners for a day” programme, in which pupils from schools in the Madrid Region can experience a working day at a company in the professional field they wish to enter.



### **“Miles Ahead, a journey in solidarity” Project: an initiative by the Barclays Group in collaboration with Unicef and in aid of educational programmes in Africa**

In 2005 the Barclays Group established an international alliance with UNICEF to raise approximately 1.5 million euros assigned specifically to education programmes for girls in Africa.

Adolescents and young women account for 60% of HIV infected youth, so it is vital for them to have the appropriate knowledge to relationships. Moreover, educating girls in basic life skills has a propagation effect that benefits the whole community, beginning with their own children, thereby sowing the seeds of sustainable development in the region.

This initiative is the “Miles Ahead: a journey in solidarity” project, an outstanding experience in social action programmes in partnership with employees and customers. A total of 15 European and African countries in which Barclays has a presence participated in the project.

In each country Barclays involved its customers and employees in fundraising activities, along with their families and friends.

A range of activities such as sports events and auctions were carried out in Spain, raising a total of 275,200 euros, including contributions by the Bank. These funds were donated to the UNICEF Spanish Committee in December 2005.

*15 European and African countries in which Barclays is present participated in the Miles Ahead project*



### Activities:

- **“Solidarity Peaks”:** Led by the celebrated mountaineer and explorer, Cesar Pérez de Tudela, a group of 381 “Barclays” volunteers, 184 of them employees, climbed four of Spain’s emblematic peaks: La Maliciosa (Madrid), Moncayo (Aragón), Montserrat (Catalonia) and El Terril (Andalucía). The participants donated their inscription fees, which Barclays multiplied by 10.
- **“Solidarity Bicycles”:** 2,505.6 Km virtual kilometres were covered, which Barclays backed with 10 euros per kilometre.
- **“€ for €” campaign** with customers in which Barclays Spain matched donations made from 1st October to 30th November 2005.
- **Employee “€ for €” donation campaign.** Barclays Spain matched cash donations made by employees.
- **Auction of artworks** owned by the bank.
- **Christie’s auction of Mongrell’s “La Barca” (The Boat) for customers.** This painting formed part of the Bank’s collection.

## Other solidarity initiatives to support education and culture

On the initiative of customers, **Barclaycard**, the Barclays Group credit cards division, made points programme donations to:

- **Medicins Sans Frontieres**: “Sudan Emergency” project, to which 9,276 euros were donated.
- **UNICEF**: project “25 for 2005”, to which 6,472 euros were donated.

*Solidarity initiatives in 2005  
included the donation of  
a special rescue vehicle for  
catastrophe situations to  
SUMMA 112*

### SUMMA 112: : donation of a special rescue vehicle for catastrophe situations

In May 2005 Barclays Spain donated a vehicle equipped with rescue, assistance material and equipment for catastrophes to the Madrid Region Medical Emergency Service of (SUMMA 112). The vehicle was financed by the Bank at a cost of 288,000 euros. This donation provides a response to needs detected by SUMMA 112 as a result of rescue work in the wake of the March 11 terrorist bombings Madrid, underscoring Barclays' solidarity with the victims of terrorism. It is the first rescue vehicle of its kind, transporting a folding container with medical material of all kinds required to attend to patients in emergency conditions.

### Medicins Sans Frontieres: devastating hurricane in Guatemala

Barclays Spain responded to appeals by Medicins Sans Frontieres with a special Christmas donation of 12,000 euros. For several years the budget of this initiative, previously assigned to Christmas cards, has been assigned to social action. Customers now receive a simpler Christmas greeting with information about the destination of funds and encouraging involvement.

## **Hispano-British Foundation –Reina Victoria Eugenia Professorship at the Complutense University of Madrid and Hispano-British Forums**

Barclays Spain contributed 9,015 euros to these two initiatives.

## **Friends of the Prado Museum Foundation: 25th Anniversary**

Barclays has been a member of the Friends of the Prado Museum Foundation ever since the Bank was founded in Spain. The Foundation celebrated its 25th anniversary in 2005.

## **King's College: University prizes 2005**

Barclays Spain has sponsored these prizes since their creation in 2001. The Bank grants 600 euro prizes to students of King's College obtaining the best grades, so they can continue their studies at UK universities.

## **Madrid 2012: Madrid candidacy for the 2012 Olympic Games**

In 2004 Barclays Spain signed a partnership agreement with the Fundación Madrid 2012 set up to prepare and present Madrid's candidacy to host the 2012 Summer Olympic Games together with the Spanish Olympic Committee.

## **Fundación Bip-Bip: donation of computer equipment**

The main objective of the Bip-Bip Foundation is to support full social and occupational integration of people at risk of exclusion by familiarising them with new technologies. Barclays donated 753 computers in 2005.





## Objectives in 2006

To bring Barclays Spain into line with parent company policy by raising the Social Action budget to 1% of pre-tax profit. In 2005, the budget was 0.46 % of earnings.

To continue to create effective links and co-operation with organisations promoting education, culture, sport and art to benefit social and labour integration, the disadvantaged and those at risk of social exclusion.

To encourage corporate volunteer work, especially among the employees of Barclays Spain, facilitating personal involvement in projects to benefit the community.

To foster closer links with customers by inviting them to participate in Social Action initiatives. This will involve customers of the Personal Banking division and co-operation agreements with Corporate Banking customers.

Internal and external communication of Barclays Spain's commitment to Corporate & Social Responsibility.

Creation of the Barclays Foundation as a necessary step to enhance the visibility of our social commitment and expand opportunities for initiatives in favour of the communities where we are present.

The purposes of the Barclays Foundation are:

- Social action, social assistance and inclusion of the needy with priority attention for those at risk of exclusion for physical, social or cultural reasons, fostering tolerance and the development of society
- Social volunteer work
- Promotion of education, culture, sports, art and science
- Environmental protection
- Co-operation for development
- Technological innovation and development of the Information Society



# Barclays in the Environment

Barclays Spain is committed to the environment and efficient use of material resources as an extension of Corporate & Social Responsibility. We believe this attitude is compatible with the financial and corporate activity and a sustainable conception of development. This vision is embodied in our Environmental Policy

## **Environmental Management System (EMS).**

### **ISO 14001:2004 Standard**

As a part of the Barclays Group, Barclays Spain is subject to a raft of international agreements concerning environmental protection, such as the Business Charter for Sustainable Development of the International Chamber of Commerce, the Ecuador Principles and the Declaration by Financial Institutions on the Environment and Sustainable Development (under the United Nations Environment Programme).

### **Development and maintenance**

A range of indicators were measured on a quarterly basis in 2005 to track key environmental variables and factors related with operational control of other aspects and activities with a potential impact on the Environment.

- The Register of Environmental Legislation was reviewed and updated in February and October 2005, and the relevant certificates of compliance by the different areas involved in the Environmental Management System were issued.
- Compliance with the principles enshrined in the Group Environmental Policy was verified.

◀ Winning photograph of the internal competition on Solidarity Peaks for Miles Ahead, taken by employee, Juan Antonio Higueras Sanz

ECOEFFICIENCY INDICATOR	Units	2004	2005	Variation % on previous year
Electricity consumed/area	<i>kWh/m<sup>2</sup></i>	138.50	158.89	<b>14.7</b>
Electricity consumed/employee	<i>kWh</i>	7,119.00	7,444.00	<b>4.6</b>
Water consumed by Head Office / area	<i>m<sup>3</sup>/m<sup>2</sup></i>	0.47	0.75	<b>59.6</b>
Din A4 paper consumed in printing and photographs per employee	<i>kg/used</i>	77.40	63.70	<b>-17.7</b>
Din A4 recycled from the total amount consumed in prints and photocopies	<i>%</i>	-	95.40	-
Paper collected for recycling	<i>t</i>	229.90	266.60	<b>16.0</b>
Electronic and computer equipment donated for reuse	<i>PC</i>	-	813.00	-
Recycled toner	<i>Cartridge</i>	5,884.00	5,246.00	<b>-10.8</b>
Furniture destroyed ecologically	<i>t</i>	11.10	44.80	<b>303.6</b>





15 on-site Quality and Environmental audits were conducted, including the areas involved in the EMS.

The following improvements were applied in the refurbishment works carried out at the offices and especially at our Head Office, whenever possible:

- Design of air conditioning systems using gases that do not harm the ozone layer.
- Design of power saving air conditioning systems.
- Design of ducts with asbestos free materials and easy-to-clean interior.
- Design of minimum consumption lighting.
- Use of toxin free varnishes and paint.
- Controlled management of waste produced during building work, separation and treatment.
- Optimum design of ducts to minimise energy loss.
- Design of air conditioning systems with high grade filters.
- Intelligent lighting control system.
- Saving systems to switch off lights at programmed times.
- Water consumption minimisation systems in toilet and flow systems. Timed taps.
- Optic design of lighting systems in wash rooms to minimise electricity consumption.

*Barclays participated in the  
2005 “Water challenge”  
sponsored by the  
Canal de Isabel II*

Barclays participated in the “Water challenge” in 2005, organised by the Canal de Isabel II (Madrid Water Board) to foster rational water use in times of drought.

A banner was published on the Intranet corporate home page with links to CYII suggestions, and the campaign slogan was included on the cover page of several internal newsletters.

## **Adaptation and review**

In 2005 the Environmental Management System was adapted to the 2004 version of the ISO 14.001 Standard. This affected mainly the drafting of internal regulations and, especially, of the Environmental Manual.

AENOR Certification was initially obtained under the 1996 Standard, and adaptation was necessary because this version will cease to be valid in 2006.

In December, AENOR conducted the review audit of the Barclays Spain Certification the UNE-EN ISO 14001:2004 Standard, with the following scope: “Assistance provided to the Organisation by the central services for financial activity” (1998/0315/GM/01).



## Objectives 2006

The Barclays Spain has prepared the Environmental Management Plan for 2006 in line with the Group's Strategic Plan.

This Plan establishes the lines of action for governance and management of the EMS, as well as objectives for improvement in key areas (electric power, water, paper consumption, electronic and computer waste), and in general, performance in all environmental aspects capable of operational control within our activity.



Maintaining a working environment that allows Barclays Spain to assure compliance with the Group Environmental Policy.

Assuring compliance with Spanish environmental legislation by Barclays.

Maintaining ISO 14001:2004 Certification.

Maintaining an internal and external communication scheme concerning our EMS.

Training employees, when and wherever required.

Maintaining a system for the regular measurement of parameters under operational control.

Development of the Internal Environmental Audit Plan.

# Contact us

**Evelio Acevedo**  
Barclays Foundation  
Plaza de Colón, 2  
28046 – Madrid  
[evelio.acevedo@barclays.com](mailto:evelio.acevedo@barclays.com)

**Manuel Haro**  
Quality  
Mateo Inurria, 15  
28036 – Madrid  
[manuel.haro@barclays.com](mailto:manuel.haro@barclays.com)

**Rosa Yagüe**  
Internal Communication  
Plaza de Colón, 1  
28046 – Madrid  
[rosa.yague@barclays.com](mailto:rosa.yague@barclays.com)

**Cristina Villalba**  
Institutional Relations  
Plaza de Colón, 1  
28046 – Madrid  
[cristina.villalba@barclays.com](mailto:cristina.villalba@barclays.com)

**Araceli García**  
Human Resources  
Mateo Inurria, 15  
28036 – Madrid  
[araceli.garcia@barclays.com](mailto:araceli.garcia@barclays.com)

**Barclays Bank, S.A.**  
Plaza de Colón, 1  
28046 Madrid  
[www.barclays.es](http://www.barclays.es)

**Lourdes Cabero**  
Equality and Diversity  
Mateo Inurria, 15  
28036 – Madrid  
[lourdes.cabero@barclays.com](mailto:lourdes.cabero@barclays.com)

**Pedro Lachiondo**  
Marketing  
Plaza de Colón, 2  
28046 – Madrid  
[pedro.lachiondo@barclays.com](mailto:pedro.lachiondo@barclays.com)

**Manuel Alonso**  
Environment  
Mateo Inurria, 15  
28036 – Madrid  
[manuel.alonso@barclays.com](mailto:manuel.alonso@barclays.com)

**Sylvia Enseñat**  
Customer Care Service  
Plaza de Colón, 2  
28046 – Madrid  
[serviciodeatencionalcliente@barclays.com](mailto:serviciodeatencionalcliente@barclays.com)

This annual Corporate & Social Responsibility Report is the successor to the 2004 CR Report issued by Barclays Spain. This year's report was prepared on the basis of international GRI (Global Reporting Initiative) criteria.

For further information on the structure, organisation and aggregates of Barclays Spain, see the Annual Report published by Barclays Spain.

All photographs of volunteer activities were taken by employees of Barclays Spain.

Printed on ecological paper



