

Corporate Responsibility

Report 2006

Responsible Banking





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2006 Chairman's letter

Last year's report reflected the increasing importance attached to Corporate Responsibility in recent years and the goals Barclays has set itself in this area to consolidate this strategic aspect of our business. Meanwhile, this vision has spread to Spanish business in general and, in all modesty, we are pleased to think that we may have contributed something to this development.

It is no new insight that firms form a part of the wider community. Their social impact has always been clear. What is new, however, is the fresh stance toward firms' positioning provided by the Corporate Responsibility concept based on human, economic, cultural, environmental and other needs influencing the structured development of society and, inevitably, impacting the continuity of the business.

The Barclays Group plays a key role worldwide through the application of Corporate Responsibility in relations with customers, employees and shareholders, and in its interaction with other companies and institutions. In Spain, Barclays has made a commitment with the Group to play a leading Corporate Responsibility role, and to this end our basic principles demand transparency and the maximum rigour not only in terms of legal compliance but beyond, through action governed by the Group's values.

In 2006 Barclays Spain has focused social responsibility actions on support for initiatives to foster the integration of those segments of the population at the greatest risk of exclusion. Over 75% of the budget earmarked for investment in the community was applied to projects designed to mitigate the risk of exclusion associated with health, cultural, economic, gender or other circumstances. Our objective for the current

year is to continue in this direction, because we are convinced that only a fair society capable of offering equal opportunities to all of its members will be able to grow, optimising resources and guaranteeing stability and development.

The creation of the Barclays Foundation in 2006 has raised the profile of Barclays Spain in this regard. Its existence adds value by improving the quality of life in the communities where it is present.

As in prior years, corporate volunteers have played a leading role in our social responsibility effort. Last year we received the Company and Society Foundation award for the best social action in partnership with employees from HRH the Prince of Asturias. Since then, however, the involvement of our employees has grown further in terms of proposals and participation, increasing by 85% compared to 2005 and reaching over 30% of staff.

It is a source of great satisfaction to see how the employees of Barclays Spain view Barclays as a socially responsible bank and are proud to work in an institution that shares their concerns, as they themselves confirmed in the annual opinion survey, which achieved a participation rate of over 70% in 2006.

Likewise, we are pleased to note that we are valued externally in this area. The recent study performed by the Company and Society Foundation concerning the perception of firms and savings banks in terms of social actions supported by human capital once again confirmed that Barclays is a benchmark, placing the bank third in the Spanish ranking.

Meanwhile, the equal opportunities initiatives carried out in 2006 focused particularly on the employees of Barclays Spain and compliance with our environmental policy in terms of inter-



nal impacts, as consumers of resources, and external effects through operations to finance customers' projects. We have worked hard on these issues to further improve our already strong starting position as compared to the business sector.

We are keenly aware that our main contribution to society is to do our job well in order to guarantee the continuation of Barclays' success. Thus, we must be able to help our customers and employees achieve their objectives by offering them the best possible products and services on the one hand, and professional opportunities in line with aspiration on the other. This is the focus of our daily efforts. We are also aware that our future, the effectiveness of our work and the reputation of our brand are inseparable from our Corporate Responsibility.

Carlos Martínez de Campos
CHAIRMAN OF BARCLAYS SPAIN



2006 Barclays around the world

Operating in over 50 countries and employing 123,000 people, we lend, invest and manage money for over 27 million customers the world over

The Barclays Group is one of the largest global financial services providers, providing retail and commercial banking, credit cards, investment banking, asset management and investment management services. We are one of the world's leading financial multinationals by stock market capitalisation, with over 300 years' experience. The Barclays Group currently generates over 50% of profits outside the United Kingdom. The Group is structured in two principal divisions:

- Retail and Commercial Banking, which includes International Retail and Commercial Banking, UK Banking and Barclaycard.

- Investment Banking, Asset Management and Private Banking, which includes Barclays Capital, Barclays Global Investors and Barclays Wealth.

International Retail and Commercial Banking

Provides personal and corporate customers with banking solutions and a wide range of financial products and services.

This business unit division has **1,613 branches around the world**, excluding the United Kingdom. Personal banking customers can carry out operations directly at branch offices, through the autoteller network, via personal advisors assigned by branches and through other channels such as Proximity Banking, which includes telephone banking with personal assistance from our officers and online banking over the internet. The unit also employs numerous wealth management specialists, who

are available to high net worth and medium income personal customers via advisory and management services, and in the Corporate Banking and Business Banking business areas for large corporations and small and medium enterprises, respectively.

UK Banking

11.5m current accounts

780.000 corporate customers

Barclaycard

One of Europe's leading credit and debit card brands with an increasing presence in the United States. In addition to managing payments and providing cash in autotellers, Barclaycard offers its customers the option of immediate financing for their purchases.

Over the last years, the unit issued **6.4 million** cards worldwide. The service is used by 9.8 million customers in the United Kingdom alone.

Barclays Capital

Barclays Capital is the Barclays Group investment banking division. Operating on the basis of a business model that is differentiated from the traditional format, Barclays Capital is responsible for managing the Barclays Group's institutional relations with major corporate customers, sovereign states, government agencies and financial institutions, to which it offers solutions for financing and financial risk management needs. Barclays Capital operates in 26 countries and employs some 13,000 people. It has

global reach and the distribution capacity necessary to meet the needs of issuers and investors all over the world. Debt issues worldwide amount to over **300,000 million euros**.

Barclays Global Investors

One of the world's largest asset managers offering a wide range of investment and pension funds, as well as financial planning services and investment advice. The division manages over **1.3 billion euros** and has more than 2,800 institutional customers in 52 countries.

Barclays Wealth

Barclays Wealth is the Barclays Group's asset management and private banking division. Handling some **140,000 million euros** worldwide, it is the United Kingdom's leading asset manager. Barclays Wealth is responsible for managing the Barclays Group's relations with high net worth customers, delivering solutions for financial planning need and investment and intermediation services.

Barclays Spain

Barclays Spain replicates the organisational structure of the Barclays Group worldwide through its Global, Retail and Commercial Banking Divisions, Investment Banking, Asset Management and Private Banking. In the Personal Banking area, Barclays Spain also provides specialist services to non-resident foreign customers, providing solutions to meet the financial needs arising from their interests in Spain. The website www.barclays.es provides access to Electronic Banking services.



2006 Our customers

The experience gained from over 300 years of history has taught us that the customer expects more than excellent service. To be really useful, service must be aligned with needs

Everything we do begins and ends with our customers. This sets a high standard for our performance, which translates into better products, more training for our employees and drives our customer advisory services. There are certain basic principles that underpin everything we do in relation to our customers: we should be open and transparent, and we should ensure that our products and services always meet genuine needs. Our customer is to deliver the best information and advice to ensure customers reach the optimum decision.

These principles are embedded in the way we work and ensure that our goal is always to achieve the maximum quality for the customer. This takes shape not only in the provision of a good service, but also in the development of appropriate products and transparency in providing information. We invest to expand and improve our branch and autoteller networks

480 branches throughout Spain

in Spain, where we already have 480 outlets, as well as telephone and online banking.

Know your customer

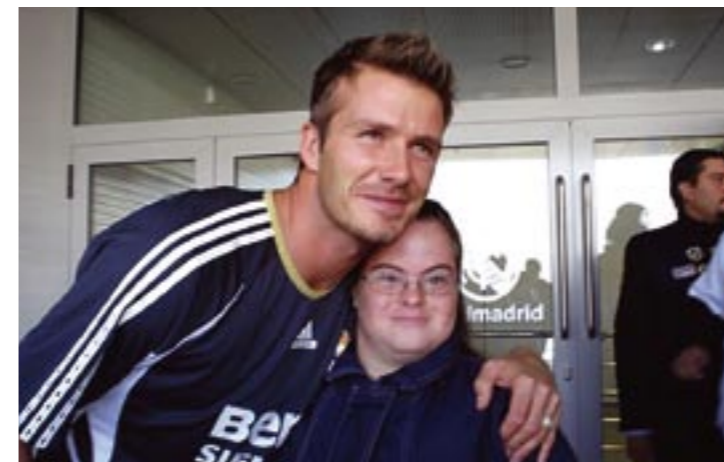
Knowing the customer is essential to offering a really valuable service. Barclays carries out regular studies of both existing customers and those who may potentially be interested in our services in order to learn their assessment of the institution, their level of satisfaction with the services received and their financial and banking needs.

Quality in Barclays

Quality is a key requirement in our operational and commercial procedures. We are not content with achieving

quality in all of our activities, but seek business excellence. For this reason, we analyse the expectations of different stakeholders in depth in order to exceed them in terms of satisfaction. From this standpoint, quality acts as a vital intermediary in Barclays between the models on which our commercial, operational, technology and human resources strategy is based and the interest groups we target, contributing to the optimum application of business

“Barclays carries out regular studies to learn customers’ assessments, their level of satisfaction and financial and service needs.”



An unforgettable surprise Francisco Javier Vilés Vargas – Madrid

Two days before we were to visit the Real Madrid’s Santiago Bernabéu stadium with 50 disabled children, we received a call from the club, who knew we were coming, asking us to come a couple of hours earlier than planned. And when we arrived, we found all the players waiting to greet us one by one. It was absolutely fantastic. I’m not particularly keen on football, but I what I saw that day was indescribable.” Javier does not mean meeting the Real Madrid squad face to face, although the pictures were in the media the next day. “What was really amazing was the faces of the kids.”

Transparency and Corporate Governance

Regulatory Compliance and Code of Conduct

Barclays Spain's compliance commitment ensures respect for the legal and regulatory framework governing our activities and processes, but the bank has gone beyond this level of requirement, issuing its own, more ambitious internal regulations. Firmness and rigour in this area reduce the risk of potential impacts from practices that are not in accordance with prevailing legislation, financial sector regulations and good banking practice, or the ethical principles and standards established on the basis of the Group's values. A new Code of Conduct was published in October 2006, establishing standards for professional behaviour and conduct for all employees, regardless of their office

or functions. This document sets out the guiding principles for action in Barclays and provides orientation for compliance with the equivalent internal regulations in force in each area of Barclays' business, as well as detailing the regulations established with regard to relations between employees, with our customers and with our suppliers. In order to guarantee the effectiveness of this Code of Conduct, all employees of the Barclays Group are required to confirm that they have read and understood the document and, in particular, the internal policies it includes. Compliance with these regulations means developing a style of working that earns us prestige and serves as a positive differentiating factor within the financial sector.

Corporate Governance

Barclays Bank, S.A. 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 stress we lay on the importance of doing the job well springs from our conviction that best corporate governance practice is a decisive factor in the sustainable creation of value for our shareholders, providing them with the certainty that the actions of the institution in which they have placed their trust is ethical, legal and transparent.

models and, therefore, to the satisfaction of our customers, employees, shareholders and the society in which we live and work.

Barclays has set itself the mission of becoming the "best bank in Spain". As a business, this means we seek the admiration and respect of our customers, employees and shareholders, achieving a positive impact on the wider community through our Corporate Responsibility activities.

All of the professionals forming part of the Barclays Group in Spain are committed to quality in our work and to the goals of continuous improvement, excellence and the satisfaction of our customers and employees.

Certification

Barclays Spain has had a Total Quality Process in place since 1990 in accordance with international models and standards for Quality assessment and certification and for environmental management, such as EFQM (European Foundation for Quality Management), ISO Standards and the "Madrid Excelente" quality seal.

Following an external audit performed by AENOR (Spanish Association for Standards and Certification), Barclays Spain successfully renewed the ISO 9001:2000 Certification first obtained in 1998 for the "Design and marketing of financial products and services by the Branch Network".

Likewise, the bank passed an audit by the Regional Government of Madrid and renewed its licence to use the "Madrid Excelente" Quality Seal, which is awarded to leading firms in the area of management excellence in the Autonomous Community of Madrid.

Quality System Tools

The Barclays Group's Quality System in Spain is based on a series of procedures to ensure proper management of processes. These include internal and external service level agreements,

Quality certification

- AENOR - ISO 9001:2000
- Autonomous Community of Madrid Madrid Excelente

constant measurement of business process indicators, internal audits and the supplier management system, among others.

Fifteen Service Level Agreements (SLA) involving critical processes for the bank were formalised in 2006. These agreements provide for measurement and tracking of 321 representative indicators of activities in 36 different areas, including the Commercial Network, Head Office and support services.

Barclays Spain keeps appropriate communication channels open to foster the involvement of all of its professionals in the continuous improvement process by making suggestions to add value for customers, processes and the business.

Regular measurement of customer satisfaction through surveys and Quality assessments is another tool of the Barclays Quality System. The following studies were performed in 2006:

- Customer Satisfaction Survey. Barclays Spain is one of the best rated institutions in the financial sector in the judgement of its customers.

15 Service Level Agreements tracking:

321 indicators
36 areas

Customer satisfaction survey

7,52 Sector score (out of 10)
8,04 Barclays score
8,40 Barclays branch score
90% Loyalty index
82% would recommend Barclays to friends

Barclays is one of the top 10 institutions in the Spanish financial sector in terms of the quality index

The level of customers' satisfaction with the bank is 8.04 out of a possible 10 points, while the average for the sector is 7.52. Customers' satisfaction with their own branch offices is even higher at 8.40. The engagement level is 70%, the loyalty rate is 90% and 82% of our customers say they would recommend Barclays' services to family and friends.

- Perceived quality of the services provided by Head Office and Support Departments in the Commercial Network. The data obtained in 2006 reflect an overall rise in the quality perceived by internal customers compared to prior years.

- Study of the objective quality of the service provided by the Contact Centre, where we are ranked 7th in the benchmark group.

- Financial industry comparative study of the integrated service provided by the Barclays Spain Commercial Network. In this multi-brand study, which assessed more than 5,000 branch offices of 103 financial institutions, Barclays' score placed it among the 10 institutions with the highest quality ratings for the whole of the Spanish financial sector and in third place within our benchmark group.

- Evaluation of e-banking performance and accessibility. This study ranked Barclays third in the sector

for both our personal and business banking websites.

Barclays brand values

Worldwide, the Barclays brand rests on three pillars. These values are common to all of the different banking models applied by Barclays all around the world. However, they need to be "adapted" to the characteristics of the local market in each country.

EXPERIENCE - The experience of a bank like Barclays with a history of 300 years advising customers, a presence in over 50 countries in the 5 continents and more than 27 million customers attests that our primary objective is not to establish a short term connection with customers but to build long-lasting relationships to the benefit of both parties.

This experience allows us to say that we are not just another bank

A pioneering institution

- the first bank to offer remunerated accounts
- the first unit linked products, providing significant tax benefits
- the first to place a ceiling on mortgage rate rises
- the first Remunerated Mortgage



Grateful to help Esteban Téllez Gil – Valladolid

The San Juan de Dios school in Valladolid serves disabled people, providing a range of activities to boost their skills. One of the most successful of these is the sports club. It was here that a group of five Barclays volunteers and members of their families arranged a sports event including a range of activities and tea.

"We had never done any voluntary work before this, and it is something really important," says Esteban. "At first, it is quite a shock to see a reality that has nothing to do with your own daily life and you feel there is nothing you can do about it. But they are so grateful for the little you can do... You feel that little you can do to help is very important to them, and above all you're soon surprised to find it's you whose feeling grateful."

but that our customers can trust us to find solutions to their financial needs (countless customers have done so for many years in numerous countries), and we can claim that customers are likely to find that Barclays has a presence wherever they may be in the world.

Our positioning in Spain means that to be a Barclays customer in our country is to be a client of a different, special bank serving different, special customers enjoying status in their own fields of activity and communities.

ADVISORY SERVICES AND CUSTOMER SATISFACTION

Barclays has always deployed a strategy of advising its customers, particularly in Spain. In contrast to other financial institutions, Barclays sees the client as the lynchpin of our work, and we have always taken their characteristics and financial needs into account in order to deliver the right products and services.

As a result, we have gained enormous experience identifying and delivering financial solutions to our customers in all phases of their life cycle. Furthermore, we work with the strongest professionals in the financial industry, among other reasons because our human resources

are the result of a rigorous and demanding selection process that actively seeks out talent, complemented by training programmes tailored to the highest professional standards.

INNOVATION

Our three centuries of history have taught us not only that the customer expects to receive the best service, but also that they want the best alignment of the service to their needs to make it really useful. The first step in providing solutions is to listen to customers, get to know them and offer a personalised service.

For this reason, innovation is one of the pillars of our work. We have a long track record of innovation not only at the global level but also in Spain, where we have been creative in the value added products and services offered to our customers. Examples are our High Yield Financial Accounts, Unit Linked products, Protected Mortgages to shield customers against interest rate rises, Remunerated Mortgages, etc.

Customer satisfaction

Our goal is to become the best bank in Spain, and we seek to achieve it through excellent customer service. Year after year, the bank has succeeded

300 years' experience

in increasing its results thanks to our clear market strategy, our understanding of the banking business and the personal services we offer.

In order to assess the accomplishment of our goal, we engage independent firms to conduct surveys each year to measure the level of customer satisfaction. In our view, this is the best pointer to test whether we are on the right track. This year, the results could hardly have been better.

Satisfaction continues to rise and each year our customers become more closely engaged with us. In 2006 the loyalty index soared to 90%, and 82% of customers would recommend Barclays to their family and friends. We are also strongly positioned as regards non-customers and potential customers, ranking as the fourth best financial institution in our benchmark group.

We have also achieved strong survey results in the assessment of our complementary Proximity Banking channels (telephone banking and barclaysnet). The telephone channel ranks fifth in the benchmark group of other financial institutions, and our personal online banking channel is the second

strongest site in terms of performance, while the business site stands in fourth place.

The Principle of Transparency in commercial communications

A responsible relationship with the customer must also be based on transparent commercial communications. We provide precise, accurate information using an appropriate and easily comprehensible terminology.

“We have implemented the maximum security measures to assure the confidentiality of communications between the bank and customers”

Our objective in the documents describing products and services, as well as the related marketing campaigns, is not merely to comply with regulations

governing financial sector advertising but also to fulfil the requirements of the Barclays code of conduct.

In addition to setting out the format for communications, this code requires respect for the diversity of our target public, ensuring that no content is sexist or could be offensive on grounds of personal circumstances or sexual orientation, religion, culture, race or any other differentiating feature.

Security in online transactions

At Barclays we are keenly aware of the need to guarantee the secure exchange of information with our customers in online transactions. In view of this, we have implemented cutting-edge security systems to assure confidentiality in communications between the bank and the customer.

- Our transactional services function on a secure server using the SSL (Secure Socket Layer) protocol, which is activated whenever the service is accessed. The secure server establishes a connection transferring algorithmically coded

data at a speed of 128 bits, which is only readable for the customer's computer and the bank's server.

- Customers are provided with an additional double level of security through a key system. The first (personally chosen) key is entered to access the Proximity Banking service. The second is the Key Card, which is absolutely unique and personal to each customer.

- The card coordinate is entered using a pin pad, which minimises the risk that an external user could capture keyboard pulses sending information to the system.

- If three consecutive errors are made on entering the keys, access is automatically denied on the third attempt.

- The Key Card is also deactivated if three consecutive errors are made.

- Finally, we also provide our customers with a cutting-edge tool to detect and clean up viruses, malware and Trojans, assisting their own protection systems.



CSV& MAKE A DIFFERENCE DAY

Just like anybody else Luis Miguel López Bermejo – Cuenca

Various associations from the city decided to take part in an social event proposed by the employees of Barclays in Tarancón (Cuenca). In the end, organisations from other cities also attended. “In the end, there were over 100 guests of all kinds, including people with physical disabilities and suffering from mental illness, problem children, old people with Alzheimer's disease... All people who are seen as different in everyday life,” explains Luis Miguel.

The challenge in this initiative was to allow people who shares needs to get to know one another, helping them work together and find solutions to their problems. This was the start of a relationship that has resulted in an ongoing exchange of experiences, and numerous participants have even found jobs. After the social event, the opportunity arose to set up a data base of participants of working age. A job exchange was created to help firms established in the Tarancón industrial estate recruit disabled people and benefit from the incentives provided for such contracts.



Over 123,000 employees in more than 50 countries



2006 Our pepole

The measures implemented to reconcile work with family life and the results of opinion surveys confirm our commitment to be the best bank, and not only for our customers.

The heart of the business

Our 123,000 employees in over 50 countries around the world are the key to Barclays' success. The commitment, motivation and talent have made the bank profitable, resilient and flexible in the face of challenges and constant change. We have a strong set of values, a culture based on performance and a focus on talent and career development. These are the foundations of our future. The principles guiding our activities are:

- Teamwork
- Customer focus
- The best people
- Innovation and progress
- Trust

Equality and Diversity

We are the only financial institution in Spain to have created a specific Equality and Diversity office. In 2006

we have renewed our commitment under the slogan "Success through inclusion".

Barclays' vision of Equality and Diversity constitutes one of the pillars of our day-to-day work and is a strategic issue for our bank. The Management Committee has renewed its support for these policies.

Equality and Diversity

- Equality of social benefits for married employees and de facto partnerships
- Adhesion to the "Optima Programme"
- Support, employment and training for disabled people
- Elimination of architectural barriers and accessibility improvements

Among the actions provided for in the INSERTA Agreement entered into by Barclays with the Fundación ONCE, a total of 7 people joined the bank for on-the-job training (six students from the ICADE / Fundación ONCE MBA programme and one from the EOI Audit and Finance Masters Programme).

Other actions carried out within the framework of this Agreement include advisory services provided by the Fundación ONCE on the matter of technical assistance for employees, direct care for disabled Barclays employees and personal care for employees suffering a recent disability, as well as the invitation to take part in workshops with other firms that have implemented INSERTA Agreements and awareness talks in training courses.

The Equality and Diversity project carried out by Barclays Spain received a "Chairman's Award" in the Barclays



A party for the aged María Eugenia Ahijado – Madrid

The San Patricio old people's home resounded to the strains of tangos, pasodobles and boleros for a day, when a group of volunteers organised a party for the aged. The guests were "delighted with the concert, and some of them even got up to dance," recalls María Eugenia. Everything had been prepared. The volunteers had found an orchestra, prepared food and even decorated the room for the party. According to María Eugenia, the key thing is the opportunity to volunteer. "It's something you always have in mind as a possibility but you never get around to, because you're too short of time or you don't know where your help might be needed. She admits that this MAD Day initiative "makes the whole thing easy".

Group annual prizes. The Equality and Diversity category recognises all social initiatives worldwide undertaken by

the bank to foster balance between the personal lives of employees and equality of professional opportunity

jemBÁRCate!

Reconciliation of personal and professional life

- Agreement for the review of working hours
- Extension of days' leave for fathers on the birth of a child, adoption and pre-adoption or permanent fostering
- Additional week's maternity leave
- Part time maternity/paternity rest
- Breastfeeding leave
- Remunerated leave on the birth of twins or disabled children
- Extension of the period for holidays to the first quarter of the following year
- Preferential transfers
- Residential proximity
- Pregnancy and breastfeeding protection
- Emergency leave
- Reduction of remunerated working hours
- Reduction of working hours
- Unremunerated leave
- Unremunerated leave in emergency situations
- Unremunerated maternity/paternity leave
- Leave of absence
- Training leave
- Solidarity leave
- Avoidance of unnecessary travel
- Flexible working
- Measures to avoid a "presence culture"
- Payment of the full salary for the first year of reduced working hours
- Remunerated leave of 4 calendar days on the death of family members to the second degree of consanguinity or affinity, and 5 calendar days' leave on the death of a spouse
- Support in case of sexual harassment
- Support in case of gender violence

for all. The award ceremony held each year in London is chaired by the Chairman of the Barclays Group and the global senior executive.

Within the jemBÁRCate! programme, Barclays launched a series of measures confirming our commitment to being the best banks for both customers and employees. The most important of these concern the "reconciliation of personal and professional life", and all of them were implemented with the maximum possible consensus, as reflected in the agreement signed with the majority trade unions reflecting our commitments. The majority of these measures were based on employees' suggestions, as well as the annual employment climate survey and the various permanent working and training groups.

The effort made to achieve consensus and to meet the needs of our employees was recognised by the Ministry of Employment and Social Affairs, which awarded Barclays the ÓPTIMA seal as a company committed to equality of opportunities between women and men. ÓPTIMA is an initiative of the Spanish Institute for Women (a Ministry of Employment and Social Affairs agency) designed to foster equality of opportunity in the workplace. The seal is granted to firms that have demonstrated their commitment and taken action in this area.

These endeavours included the presentation of a series of positive discrimination measures to foster,

“ÓPTIMA seal awarded to Barclays by the Spanish Institute for Women as an institution that is committed to equality of opportunity between men and women in the workplace.”

attract and retain female talent. These initiatives involve areas such as promotion, training, selection, reconciliation, health and safety, marketing and communication. The objective of the Barclays Equality and Diversity Department, which has been in place for some years now, is to achieve the full implementation of this project. These measures complement the personal and professional life Reconciliation Plan, which has already been implemented for Barclays employees and is one of the most far-reaching in the financial sector.

Reconciliation Measures: jemBÁRCate! project

The jemBÁRCate! project was implemented in 2005 and is considered a strategic matter by management of the bank. Its aim is to raise the satisfaction and motivation of employees. With the agreement of the trade unions, a series of measures was approved in 2006, which represent a significant improvement on the provisions of the Reconciliation of family and professional life for female workers Act 1999 (Law 39/ 5 November 1999).

Guidelines describing all of the reconciliation measures and explaining their application were published in October and distributed to all employees of Barclays Spain. The measures that have achieved the

highest levels of acceptance among employees include:

- Payment of the full salary in the case of a reduction in working hours to care for children until one year after their birth or adoption. Over 20 female employees have opted for this measure since October.
- Remunerated leave for 14 consecutive calendar days on the birth, adoption or fostering of a child.
- Review of working hours: switch from split to continuous shift, or vice versa.
- Remunerated leave on the birth of twins or disabled children

Systematisation of Human Resources Management

The management of all Human Resources policies and procedures was systematised in 2006 through the development and implementation of an integrated tool pooling all personal, professional, training, career development, remuneration, performance assessment and other relevant employee data, in order to facilitate and strengthen optimum management of each person.

An Employee Portal and an Executive Portal have also been created, enabling all Human Resources processes to be carried out online directly in the system. This allows optimisation and integration of all available information on an aggregate

“Barclays is the only financial institution in Spain to have a specific Equality and Diversity office”

basis in the form of pre-defined reports.

Career Development Policy

The tools required to implement the Integrated Human Resources Management Model were consolidated in 2006. This involved the identification, description and analysis of all jobs in the bank, as well as the definition of the profiles required in terms of competences, skills, behaviour and knowledge necessary for excellent performance.

The career paths most likely to arise in each Business Division and in moves between Divisions were also identified in order to provide employees with transparency regarding the career opportunities existing in the bank.

Meanwhile, the performance assessment process was redesigned



CSV& MAKE A COMMITMENT DAY

A lot of effort, a lot of satisfaction

Rogelio Gonzalo Lozano (Zaragoza)

Rogelio and his colleagues have taken part in this reforestation project involving planting green zones for the City Council of Zaragoza and "This year we broke the record.

There were of us, even though the work is hard and purely physical. We planted 320 holm oaks, and our job is to take pick and shovel, dig and plant. The task takes a lot of effort, but in spite of the cost to our legs and backs, it is a great satisfaction to be so closely involved in helping the environment.”

“Seven people have joined the bank as a result of the agreement made with Fundación ONCE”

The whole training process, and especially those aspects related with advice and marketing of products and services, are systematically subjected to a periodic, continuous measurement and review process in accordance with the ISO 9001:2000 Standard with the aim of assuring the quality of results within the scope of the Certification held by Barclays Spain since 1998.

Employment climate: Opinion Survey

Once again this year, Barclays conducted a survey of its employees to learn in detail their opinions of our organisation and identify strengths and weaknesses. The results of the survey were published on the corporate intranet. Percentage participation in terms of responses to the questionnaire increased from 58% in 2005 to 70% in 2006, returning us to the participation levels seen before the merger with Banco Zaragozano.

The survey consisted of 98 questions grouped into 25 categories, 22 of which showed an improvement compared to the prior year. The top 10 categories were as follows:

1. Career development interview
2. Employee commitment
3. IT and technology
4. Customer focus
5. Employer of choice
6. Training and information for the job
7. Team leadership
8. Reputation

Training hours per employee	35,15
Total hours	128.179
Investment	2.6 M (1.36 % of total salaries)
Investment per employee	735,50 €
Participants	8.662
Classroom training participants	68.3% of the headcount
Correspondence / e-learning participants	31.7% of the headcount
Employees with certified training	551

9. Corporate culture
10. Customer focus

Internal Communication Channels

The professionals of the Barclays Group can use various communication channels, which ensure two-way contact between employees and the bank. Objectivity and transparency are the priority goals of these tools. Internal communication channels include, among others, the following:

- Internal Communication Department
- Human Resources Department
- Direct hierarchical superiors
- Divisional Directors, Business Units and Support Departments
- Equality and Diversity Department
- Corporate Intranet
- Intranet forum and suggestions box



- Opinion Survey
- Quality Surveys
- Breakfasts with the Management Committee
- Presentations, internal conventions and downward communication programmes
- Divisional meetings
- Internal publications: online notice board, internal magazine, corporate culture handbook, etc.

Recruitment

In 2006, the Recruitment department was fully reorganised. Apart from the new technologies applied to the management of the banks selection processes, the department has reassigned certain resources and incorporated new ones, changing its appraisal methodology and

implementing new processes and systems to become more competitive in a very tough market for talent. Over the year, we have attracted students to work in the bank under the “100 Scholarships” programme and strengthened the service in our branch network in holiday periods through the recruitment of 250 temporary employees. Both programmes provide a reserve of candidates to cover junior posts.

Meanwhile, the Talent Attraction Plan was formalised during the year, boosting our presence in universities and contributing to the creation of a more attractive brand image for potential bank employees.

Health and Safety at Work

- Health and Safety Committee: the committee held four ordinary

quarterly meetings and one extraordinary meeting.

- Ergonomics actions at facilities:
 - Some 240 onsite visits were made to branch offices (half of the network) in 2006, in the course of which working conditions were analysed and employment risks assessed. Preventive plans were drawn up to resolve weaknesses and minimise risks to the health of employees.
 - At the same time as the Office Risk Appraisal, a Psychosocial Factors Appraisal is also being prepared and is expected to be completed in 2007. This will provide information about the incidence of employment-related stress and its influence on the health of our employees.

- Accident rates and absenteeism:

- Twenty-five workplace accidents resulting in sick leave were recorded in 2006 and 9 accidents that did not require leave. Four accidents occurring in 2005 were also reported, and at 31 December 2006 remained on sick leave. A total of 1,232 days were lost to accident in 2006.

- Eighty employees took maternity leave in 2006 while a further 21 who took leave in 2005 remained in that situation, making a total of 101 women on maternity leave (21 women remained on leave at 31 December 2006).

- A total 809 new cases of sick leave exceeding 3 days related with common illness were recorded in 2006. Together with 100 cases awaiting medical discharge at 31 December 2005 this makes a total 909 cases of illness. The employees affected were awaiting medical discharge in 86 cases at 31 December 2006. A total of 38,874 days absence from the workplace were recorded in 2006.

- Health monitoring actions: A total of 2,266 medical check-ups were carried out, representing 62.98%

Creación de empleo

CVs received:	16.200
Job fairs attended	12
Educational Cooperation Agreements with Universities and Business Schools:	35
Posts covered	376
Junior posts	167
Senior posts	209
Scholarships covered	150
Temporary posts covered	516
Total resources recruited	1.042

PERFIL DE LA PLANTILLA

Headcount	3.642
Average length of service	16
Average age	41
Women	1.424
Men	2.218
Female executives	189
Degree holders	40%
Branch office employees	2.533
Disabled employees	36

of the average 3,598 headcount. Check-ups were performed on 1,447 male employees (63.9%) and 819 female employees (36.1%) in accordance with specific protocols designed by the Medical Service.

Accessibility

Our vocation is to be a bank for everyone, where accessibility is a differentiating feature. In this light, we carefully follow Barclays Group guidelines, which require compliance with the UK Disabled Discrimination Act (DDA), an instrument that goes beyond legal directives by establishing a series of recommendations for physical access to the bank's branch offices.

This marks out the steps to be taken, including a series of actions to eliminate existing physical barriers and an accessibility policy at new branches. Accessibility requirements were complied with at 11 new branches in 2006, where improvements exceeded the requirements of prevailing Spanish legislation.

Above and beyond the strict legal requirements, the work in nine of these offices included improvements in accessibility conditions (access ramps) and the creation of toilet facilities for disabled people. In the two remaining offices only one of these two actions was carried out. Similar work was carried out in another five new openings, including

“The Disabled Discrimination Act contains accessibility recommendations, which Barclays will comply with to become a bank for everyone and achieve UNE 170.001-2001: Global Accessibility certification”

improvements to accessibility and toilet facilities for disabled people.

The Head Office in Valladolid was fully refurbished and fitted with an elevator platform to facilitate access for people with reduced mobility. Significant work was undertaken to improve accessibility at another four branches (in Madrid, Barcelona and Jávea). The total invested in these actions was approximately € 200,000.

Barclays Pla-Za

Work has now started at the new Barclays centre in Zaragoza. As part of our commitment to accessibility, the main feature of this project is Barclays' intention to construct a building without architectural barriers of any kind from the design stage.

For this purpose, we have engaged Vía Libre, an ONCE Group consultancy, whose work consists in verifying that both the project for the building and the works comply with all of the necessary conditions to obtain accreditation under the UNE 170.001-2001: Global Accessibility standard, thereby objectively guaranteeing the absence of any kind of architectural barrier.

This is a flagship project, establishing a model of full accessibility and design for everyone. This will allow transit without any changes in level, safe nuclei for the evacuation of disabled people and so on. The initial studies concerning internal accessibility to IT tools have begun in collaboration with CIDAT (the ONCE Centre for Tiflotechnical Research, Development and Applications).

“Various studies have examined the accessibility of Barclays' IT tools in collaboration with the ONCE's Centre for Tiflotechnical Research, Development and Applications”

Gradual adaptation of the Head Offices

Certain specific actions have also been carried out to improve accessibility at the head office buildings. Disabled toilet facilities have been installed at Paseo de la Castellana 89 in Madrid, as well as certain other buildings, and a lift is being installed to provide barrier-free access from the office to the basement.

At the Plaza de Colón 1 building in Madrid, the autoteller service has been doubled, and one of the machines

has been installed at a height allowing operation from a wheelchair.

New lift equipment and an elevator platform have been installed at the Paseo de Gracia building in Barcelona, which will allow access for disabled people, who will now be able to move around all areas of the office without difficulty.

Proposal for action in 2007

The Real Estate Department will continue with the gradual elimination

of architectural barriers in the branch network.

The aim is for technical accessibility requirements to be taken into account in each new office from the project phase. Initially, it is planned to open 30 new offices, at which the actions described in the foregoing paragraphs to eliminate or mitigate architectural barriers will be repeated wherever technically possible. This will basically involve the creation of access ramp and the installation of wheelchair capable lifts



CSV+
MAKE
A DIFFERENCE
DAY

¿When's the match? Miguel Ángel Félix Mateu (Valencia)

"Coming up to the last weeks of October, Miguel Ángel starts hearing the same question from all of his colleagues. "When's the match?" What started as a volunteer initiative has become an annual milestone for solidarity sport. The volunteers organise a football match together with Fundación RAIS between employees and a team of homeless people, followed by dinner. "We have a great time, and in fact we have played three years. Each time, more colleagues have asked us to tell them when the next match is, so we intend to carry on."



2005/06 prize for the best social action in partnership with employees awarded by Fundación Empresa y Sociedad



2006 Corporate Social Responsibility in Barclays

The effectiveness of our work and the reputation of our brand are inseparable from our corporate responsibility

The strategic aspect

Barclays' business strategy would not be complete without Corporate Responsibility, which is intrinsic to our identity. This is a matter that directly affects all of the factors of our business, from the development of products and services to the management of employees and customers. The effectiveness of our work and the reputation of our brand are inseparable from our corporate responsibility.

Barclays believes its first responsibility is to do a good job. Indeed, our customers are ever more demanding about the way we work. They are not content simply for the business to work, or for our products and services to assure them the desired level of quality and returns.

Their expectations of us are not confined to the strictly professional sphere, but go beyond it. They are also concerned about our actions in the social environment we share with them. They want to know about our Group's criteria and the way our employees work. For the customer, our professional conduct is of vital importance, as well as our involvement in issues affecting the sustainable development of our society.

In this light, Corporate Responsibility forms a part of our business strategy not merely on our own initiative but because it is a decisive element in the customer's choice of financial services provider and for analysts' assessment of the risk of an investment. It is also key for talented professionals choosing an employer.

We cannot ignore this. Barclays aspires to be the best bank in Spain, and we therefore need to attract the best professionals, analysts and customers. We need to work on our commitment with stakeholders every day, and this means continually developing all aspects of our Corporate Responsibility.

Recognition in Spain

Barclays seriousness about Corporate Responsibility has been recognised by the Fundación Empresa y Sociedad, which awarded the bank its 2005/2006 prize for the Best social action in partnership with employees. The prize was given by HRH the Prince and Princess of Asturias in 2006 in recognition of the corporate voluntary work done by our

employees, promoted and supported by Barclays.

Furthermore, the annual report (entitled "Las empresas mejor percibidas por su acción social") published by the Fundación Empresa y Sociedad ranked Barclays Spain third in the social action in partnership with employees category. This is no small accomplishment in a report compiled by 198 experts considering 657 companies and savings banks, and 476 associations and specialist organisations.

Barclays was already close to the top of this category (in 6th place) in the 2005 report, illustrating that the Corporate Responsibility of our Group is a strategic area where we constantly strive to improve.

COMPANIES AND SAVINGS BANKS WITH THE BEST PERCEPTION FOR SOCIAL ACTION SUPPORTED BY HUMAN CAPITAL (331 expert mentions)

Position	Company			% expert mentions in 2006	Relative score		
	2006	2005	2004		2006	2005	2004
1	3	2	Telefónica	18,5	100	61	86
2	16	-	La Caixa	16,4	89	15	-
3	6	10	Barclays	16,1	87	41	23
4	1	1	Iberia	11,2	61	100	100
5	9	18	Accenture	9,4	51	12	6
5	5	5	IBM España	9,4	51	43	18
7	8	6	Citigroup	7,9	43	38	25
8	2	3	Unión Fenosa	7,6	41	62	81
9	6	8	DKV Seguros	6,7	36	41	28
10	13	18	MRW	5,8	31	21	11

Source: Responses to the Fundación Empresa y Sociedad questionnaire from 331 experts. Each expert cast a maximum of three votes. November 2006.
Note: Companies with the same number of mentions are ranked equally in alphabetical order.

Barclays Spain earmarked a budget of €604,000 for community investment in 2006



2006 Our social commitment

2006 saw the definitive consolidation of Community Investment as a decisive element in our sustainability strategy for the business of Barclays Spain

Official approval of the Community Investment budget and the creation of Fundación Barclays paved the way for a more ambitious programme of initiatives than in prior years with extensive participation by corporate volunteers. This has made Barclays Spain's social commitment much more visible.

The Fundación Empresa y Sociedad (FEYS) 2005/2006 award for the Best social action in collaboration with employees, received from HRH the Prince of Asturias in March last year, and the recognition that Barclays is one of the three firms with the best perception of social action in partnership with employees according to FEYS clearly illustrate how Barclays Spain has consolidated its positioning, becoming a benchmark for Spanish business in this area.

Barclays Spain's total Community Investment budget for 2006 was €604,000. These funds were applied to donations and the organisation

of activities in support of non-profit and social organisations providing assistance in the fields of integration, education, health, culture and the environment.

The main differentiating factor of Barclays Spain's Community Investment was once again the extensive participation of employees, as well as their highly positive view of initiatives, as reflected in the Opinion Survey. Employees regard such action as a major factor behind the smooth integration of Barclays and Banco Zaragozano employees.

They believe social initiatives favour the employment climate and job satisfaction, and make them proud to belong to the Group and identify with the values of the Barclays brand.

All of these aspects have consolidated Community Investment as a strategic and management issue within the scope of the Corporate Responsibility principles that inspire the Barclays

Spain vision, due to their impact on profitability and the sustainability of the business.

Community initiatives

1. In partnership with employees This year employees played the leading role in planning and carrying out Barclays' Community Investment activities in Spain. They proposed, took part in and sustained volunteer initiatives, sponsorship and fund raising activities.

In total, corporate volunteer initiatives mobilised 2,161 people in 2006 (55% more than in 2005), of whom 1,164 were employees (85% more than the prior year), representing approximately 33% of the total staff.

"Camino de Santiago 2006" Project

This project consisted of walking 18 stages of the pilgrims' road to



Volunteer all year round Bernardino García Sabando (Zaragoza)

Bernardino took the baton from a colleague who was unable to continue leading the project. The aim is to gather data about immigrants seeking work as carers for dependent people. What began as something to join has become a year round project for which Bernardino is responsible. "Our work is to gather data and create a labour exchange for jobless immigrants, providing information to geriatric and similar institutions." Bernardino recognises that if he had not initially been asked to join, he would not have done so, but he is very happy to be able to participate in this initiative. "Voluntary work makes you a better person. You don't depend on anyone here. If you want to help you can, and it is a matter of great personal satisfaction."

Santiago from Roncesvalles, and the conquest of peaks in Andalusia, Aragon, Madrid and Valencia. A total of 1,001 people took part, of whom 461 were employees.

The “Camino de Santiago 2006” walk sponsored seven local social projects under a formula involving shared funding with employees who put in not just their physical effort but also € 9,660, while Barclays Spain contributed €123,890. These amounts were used to fund the following project, which were presented or backed by the relevant local authorities.

- Asociación Norte Joven, Madrid: € 17,710. An electrical workshop was set up to provide occupational training to young people at risk of exclusion.

- Fundación Ecología y Desarrollo, Zaragoza: € 7,150. An educational campaign was run on responsible use of water. This activity formed part of the Expo 2008 programme.

- Save the Children, Valencia: € 20,790. Three special support classes for poorly performing pupils at risk of social exclusion, the majority of whom were the children of immigrants, were subsidised for the full school year.

- Fundación Prolibertas, Antequera (Malaga): € 21,010. This was a significant contribution to the construction of a hospice and training centre for immigrants and ex-prisoners in Algeciras (Cadiz). This centre is intended to facilitate social and labour market integration.

- Cáritas, Lugo: € 59,300. This large grant was applied to fund the “Vivir en casa” (Living at home) project in

full. This is a humanitarian initiative to provide home help to 345 people aged over 80 resident in some 120 towns and villages in Galicia. The project will enable beneficiaries to continue living at home rather than moving to distant residences.

- Asociación Rosae, Valdepeñas (Ciudad Real): € 3,840. The project provided psychological support and physiological treatment to women suffering from breast cancer. The contribution was requested by Javier Coronado via sponsorship for riding the whole of the pilgrims’ road to Santiago on his bicycle (€ x Km).

- Asociación Síndrome de Down, Valencia: € 3,750. The subsidy awarded for the activities of this association was chosen by our employee Julián Ga Sahuquillo following his effort in walking from Roncesvalles to Santiago (€5 x Km).

In addition to these projects, funding was provided for an initiative of Fundación También, which works to achieve social integration of disabled people through sport, to cover the last two stages of the pilgrims’ road to Santiago in specially adapted vehicles accompanied by Barclays volunteers. The cost of this activity was €13,700.

Other projects

Apart from the initiatives forming part of the Camino de Santiago project, various other volunteer and social sponsorship activities were carried out in 2006. These were proposed by our employees to benefit of various social groups and were partially financed by Barclays Spain.

Key among these were the “Open days for the disabled related with the world

Barclays is a member of the Fundación Empresa y Sociedad and the Fundación Lealtad



of the horse” organised by Fundación Caballo Amigo, events forming part of the “MAD Day, a different day” programme.

- Fundación Caballo Amigo. The open days were designed to show the therapeutic benefits of relations with horses for disabled people. Ten volunteers took part and Barclays contributed €3,000 to pay for the organisation of the event.

- “MAD Day: a different day”. This is a Group global corporate volunteer programme, which Barclays Spain has been involved since 2001. On this occasion, the number of proposals increased by 41% to a total of 98 activities involving 1,160 (703 employees, 67% more than in the prior year). The activities took place in cities where Barclays has a presence, and the total cost of sponsorship was €77,000 (37% more than in 2005), which were used to finance initiatives.

We may also mention here the contribution made by employees to the “solidarity corner” at the Barclays Christmas parties in Madrid and Zaragoza. This activity collected school materials for Fundación Balia to be used in the education of 100 children and young people at risk of social exclusion, for the Peruvian schools run by Fundación APROEDI



The initiatives listed refer to activities organised by employees of Barclays and their families and friends on MAD Day with people from a range of collectives affected by health and social exclusion problems. In total 98 projects were run to provide social opportunities and help.

PROVINCE	ORGANISATION	ACTIVITY	BENEFICIARIES	EMPLOYEES INVOLVED	TOTAL VOLUNTEERS (INCLUDING FAMILY AND FRIENDS)	BUDGET IN EURO
Albacete	“ASPRONA” Atención a personas con discapacidad psíquica	Sports and open air recreation event	40 disabled people	6	6	750
Alicante	Asociación de parálíticos cerebrales de Alicante	Bowling league	40 cerebral paralysis sufferers	7	8	750
Alicante	Fundación para el desarrollo de acciones sociales y culturales	One-day event at the intercultural football school	17 young people with integration problems from dysfunctional families	6	8	750
Alicante	“Centro de recepción de Alicante”	Visit to the Terra Mítica theme park and picnic	20 orphaned children	10	16	1.000
Alicante	Unidad oncológica infantil del Hospital General de Alicante	Children’s games	35 child cancer patients	6	6	1.000
Alicante	Asociación para la integración de enfermos mentales de Alicante y Comarca	One day at a farm school to provide contact with nature and animals	10 mentally ill people	6	7	750
Badajoz	Club deportivo “INICIA”	Basketball, football and volleyball matches	20 disabled children	4	6	850
Barcelona	“C.R.A.E LLAR LES VINYES”	Excursion to the Palomera Park	20 children from dysfunctional families with serious problems	5	5	836
Barcelona	“Soñar Despierto” ONG	Visit to the Tibidabo and picnic	25 children at risk of social exclusion and suffering integration problems from dysfunctional families	8	16	300
Barcelona	Asociación para la capacitación e integración de personas discapacitadas	A day in a wheelchair / Wheelchair basketball match	200 disabled people	7	8	700
Barcelona	Asociación catalana del Síndrome de Rett	Spanish National Rett’s Syndrom Congress. Care for girl sufferers during the congress	100 families	4	7	500
Barcelona	Federación “ACAPPS”	XI International Information and Training Convention for the parents of deaf children	300 people	5	6	750
Barcelona	Federación “ACAPPS”	XI International Information and Training Convention for the parents of deaf children	300 people	5	6	750
Burgos	Asociación de enfermos de Síndrome de Down	Pottery workshop for Down’s Syndrome association children	30 children	7	14	950
Cáceres	“Exclavos de María y de los Pobres”	Visit to a safari park	30 physically and mentally disabled people	3	16	1.260
Cáceres	“A.F.E.M.P.C”	Visit to Salamanca	55 physically and mentally disabled people	3	10	1.200
Córdoba	Asociación cordobesa para la integración de disminuidos psíquicos	Cultural excursion to Rute in Cordoba	35 mentally disabled children	7	11	750

According to employees, community investment:

- makes the integration of employees smoother
- favours the employment climate
- develops pride in belonging and identification with the brand.

PROVINCIA	ORGANIZACIÓN	ACTIVIDAD	BENEFICIARIOS	EMPLEADOS PARTICIPANTES	TOTAL VOLUNTARIOS (INCLUYENDO FAMILIARES Y AMIGOS)	PRESUPUESTO €
Córdoba	Fundación "Senda Y Adevida"	Collection of toys for homeless children	30 children of single mothers	12	12	360
Cuenca	Asociación "Nueva Luz" / A.M.A.F.I / A.D.A.C.E	Excursion to Tarancón in Cuenca: guided visit, workshops, lunch, concert....	100 physically and mentally disabled people	8	77	3.925
Girona	Fundación "Plataforma Educativa"	Attendance at a football match	15-25 mentally disabled people	7	10	750
Granada	"Aldeas infantiles SOS España"	Event for the donation of school and sports materials	Children and young people aged from 0 to 24 years from dysfunctional families	5	12	750
Las Palmas	"ASPAYIM"	Decoration party: helping decorate the wheelchairs used by paraplegic children	10 children with spinal injuries	4	4	750
Lleida	"Centro Aremi"	Organisation of a children's party	50 children and young people aged 3 to 20 years	6	6	750
Lleida	Residencia de ancianos "Llar de Sant Josep"	Tour of Romanesque Lleida	80 vulnerable old people	4	14	750
Madrid	"BASIDA"	Workshops: carpentry and other crafts	100 drug addicts, HIV-AIDS sufferers, prison inmates	5	6	750
Madrid	"Aldeas Infantiles"	Outdoor adventure in Cercedilla (Madrid). The aim was to enhance skills and teamwork	40 children and adolescents from children's homes	23	41	1.200
Madrid	Fundación "Prodis"	Visit to Real Madrid's Santiago Bernabéu stadium	47 physically and mentally disabled children	12	20	750
Madrid	"ASION" - Asociación Infantil Oncológica	Autumn Festival at the La Paz Hospital	12 child cancer patients aged 1 to 17 years	4	4	350
Madrid	"ASION" - Asociación Infantil Oncológica	Autumn Festival at the Ramón y Cajal Hospital	12 child cancer patients aged 1 to 17 years	3	3	350
Madrid	"ASION" - Asociación Infantil Oncológica	Autumn Festival at the Niño Jesús Hospital	13 child cancer patients aged 1 to 17	5	5	350
Madrid	"ASION" - Asociación Infantil Oncológica	Autumn Festival at the Gregorio Marañón Hospital	13 child cancer patients aged 1 to 17	3	3	350
Madrid	Colegio-Centro Hogar María Inmaculada	Theatre visit to see "Robin Hood"	32 immigrant girls	5	10	710
Madrid	"AMI-3"	Purchase and installation of domestic appliances for 5 with varying degrees of mental illness sharing a "sheltered" flat	5 mentally ill people	7	7	750
Madrid	Fundación Orquesta Chamartín	Concert for children with Down's Syndrome given by the Chamartín orchestra quartet	50 children with Down's Syndrome	4	7	750
Madrid	"AECC"	Excursion to Aranjuez	25 cancer patients	6	7	770
Madrid	Asociación "El circo Piruleto"	Various activities in the 5 de Octubre Hospital: clowns, magicians, jugglers...	Child patients	5	24	750
Madrid	"APANID"	Visit to the zoo	50 disabled people	9	10	750
Madrid	"Amigos de los Mayores"	Theatre visit for old people	10 old people	4	7	700

PROVINCIA	ORGANIZACIÓN	ACTIVIDAD	BENEFICIARIOS	EMPLEADOS PARTICIPANTES	TOTAL VOLUNTARIOS (INCLUYENDO FAMILIARES Y AMIGOS)	PRESUPUESTO €
Madrid	"Amigos de los Mayores"	Visit to the theatre for old people	10 old people	5	7	752,5
Madrid	Asociación "Semilla" para la integración Social del Joven	Visit to Faunia	16-20 children aged 6 to 8 years.	5	12	725
Madrid	Asociación "APANEFA"	Theatre visit to see "El Desconcierto" followed by dinner	15 people with cerebral paralysis	7	8	750
Madrid	Asociación "ATEMPACE"	Visit to the zoo	15-20 mentally disabled children	10	12	750
Madrid	Ayuntamiento de "Boadilla del Monte"	Reforestation of autochthonous trees	Recovery of a degraded area in Boadilla del Monte	7	14	750
Madrid	Dislexia sin barreras	Day out to a farm school	50 dyslexic children	3	4	1.065
Madrid	Fundación "Tomillo"	Excursion to Faunia	40 children suffering social exclusion problems	6	6	1.200
Madrid	Fundación "Tomillo"	Excursion to Faunia	27 children suffering social exclusion problems	5	5	750
Madrid	Fundación "Padre Garralde-Horizontes Abiertos"	Visit to a farm school with children of female prison inmates	30 children aged 1 to 3 years	5	5	845
Madrid	Ayuntamiento de Navalcarnero	Day out to the Warner theme park with the children of gender violence victims	25 children of gender violence victims	2	4	905
Madrid	Ayuntamiento de Navalcarnero	Visit to a Spa: a relaxing day out for victims of gender violence	25 victims of gender violence	4	5	850
Madrid	ANTARES	A different kind of party for autistic children: music, magic, mime...	35 autistic children	5	5	750
Madrid	Fundación BALIA	Visit to Patones: Regerillo cave and Patones limestone stack	30 children from dysfunctional homes with social exclusion and poverty problems	6	11	963
Madrid	"Edad Dorada Mensajeros de la Paz"	Day out to the Warner theme park	50 children from dysfunctional families or with integration problems	8	8	900
Madrid	"Valdemoro es Familia"	Visit to the zoo	30 children from dysfunctional homes or with integration problems	5	6	989
Madrid	"ASTEIA HENARES"	Halloween party: dressing up and disguise	20 autistic children	5	6	530
Madrid	Asociación "Cuatro rocas"	Day out: excursion to Madrid's mountains	30 children and adolescents (80% immigrants)	5	7	750
Madrid	Fundación "Gil y Gayarre"	Magic show with the conjurer Murphy	20 children with Down's Syndrome	6	8	750
Madrid	Fundación "Próximo-Prójimo"	Visit to "CosmoCaixa"	56 physically and mentally disabled children	28	28	850
Madrid	Fundación "Próximo-Prójimo"	Magic show given by a Barclays employee	80 physically and mentally disabled children	20	40	750
Madrid	Fundación San Patricio	Party for Down's Syndrome children	65 children with Down's Syndrome	10	10	750
Madrid	Asociación "Entender y Hablar"	Excursion to Rascafría with deaf children	50 children	5	7	750
Madrid	Fundación San Patricio	Senior citizens' party	70 old people	6	9	750

PROVINCIA	ORGANIZACIÓN	ACTIVIDAD	BENEFICIARIOS	EMPLEADOS PARTICIPANTES	TOTAL VOLUNTARIOS (INCLUYENDO FAMILIARES Y AMIGOS)	PRESUPUESTO €
Madrid	"Aldeas infantiles SOS España"	Visit to the Centro Cultural de la Villa to see "Un día en el Teatro del Ferrocarril"	20-30 homeless children from broken homes or suffering poverty	1	7	600
Madrid	Asociación "Azabache"	Visit to the Movistar theatre to see "En tu fiesta me colé"	20 mentally disabled people	5	6	795
Madrid	Asociación "CITO"-Centro infantil de Terapi y Ocio S. Coop.	Excursion to see the children's version of the musical "Hoy no me puedo levantar"	28 mentally disabled children aged 0 to 18 years	6	11	994
Madrid	Fundación "Red Deporte y Cooperación"	Cultural and sports exchange: football match between Toledo FC and an immigrant team. A tree was planted for each of the different nationalities taking part	Capacity of Toledo's football stadium: around 6,000 people	6	15	750
Madrid	Fundación "Luis Guanella"	Fashion school,	40 mentally disabled people	9	9	750
Malaga	"Ciudad de los Niños"	Excursion to the "Senda el Retiro" tour	20-25 poor children	4	8	750
Murcia	AIDEMAR	Social day for disabled people	20 mentally disabled people	4	5	750
Murcia	Asociación PROGRESA	Visit to Terra Natura	20 mentally disabled people aged 18 to 30 years	10	10	750
Murcia	ISOL- Asociación Murciana de Rehabilitación Psicosocial	Social day for mentally and other disabled people	75 people suffering mental disabilities	5	15	750
Palma de Mallorca	Asociación de enfermos de Crohn y colitis ulcerosa	Information day at Son Llatzer Hospital. Leaflets were printed to explain Crohn's disease	60 sufferers, family members and friends	28	44	750
Pontevedra	Asociación Dignidad	Various leisure activities: go-carts, mini-golf and canoeing	7 adolescents from dysfunctional families	3	5	500
Salamanca	Parroquia de Cristo Rey (Grupo Cáritas Parroquial)	A group of old people from the parish was taken to see the "Edades del Hombre" exhibition in Ciudad Rodrigo	30 old people	6	14	750
Santa Cruz de Tenerife	Asociación "Mundo Nuevo"	Visit to a theme park in Tenerife	11 immigrant children	9	13	750
Santa Cruz de Tenerife	OROBAL	Excursion to learn about the island's natural resources and ecosystem	21 physically and mentally disabled people	6	9	747
Santa Cruz de Tenerife	"Rosas del Guanche y hogar de menores Chindia"	Excursion to the "Loro" park and picnic	25 physically and mentally disabled people	7	7	816
Sevilla	Asociación ANDEX	Activities and games for children at the Seville Children's Oncology Hospital	12-15 children	6	10	375
Sevilla	Asociación ANDEX	Activities and games for children at the Seville Children's Oncology Hospital	12-15 children	4	12	375
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PROVINCIA	ORGANIZACIÓN	ACTIVIDAD	BENEFICIARIOS	EMPLEADOS PARTICIPANTES	TOTAL VOLUNTARIOS (INCLUYENDO FAMILIARES Y AMIGOS)	PRESUPUESTO €
Sevilla	Asociación ANDEX	Activities and games for children at the Seville Children's Oncology Hospital	12-15 children	5	11	375
Soria	ANDE SORIA	Plaster masks workshops	30 mentally disabled people	3	7	750
Teruel	Cofradía Nuestra Señora de la Asunción	Cultural integration activities: games, dances and food from the countries of origin of the children taking part	500 people	4	13	750
Teruel	Asociación de disminuídos psíquicos del JILOCA	Visit to the zoo	16 mentally disabled people	5	9	751
Valencia	Fundación RAIS	Football match between Barclays employees and homeless people	25 homeless people	29	29	750
Valencia	Save the children	Visit to the Valencia Oceanographic Museum	30 socially excluded children	6	6	750
Valladolid	Colegio San Juan de Dios	Sports day and picnic	75 mentally disabled people from the San Juan de Dios School	6	10	750
Valladolid	Colegio San Juan de Dios	Sports day and picnic	76 mentally disabled people from the San Juan de Dios School	6	15	740
Vizcaya	Fundación Ignacio Ellacuría	Cultural exchange day with immigrants from Rumania and Mali	15 immigrants	5	8	600
Zaragoza	Club Deportivo -Polideportivo Aragón	First Swimming Championship for disabled children	200 physically and mentally disabled children	5	5	750
Zaragoza	Asociación MARBORE	Trip to Port Aventura	12 fatherless children with social problems	2	4	750
Zaragoza	Asociación "BOSQUES MEDITERRANEOS"	Tree planting on land belonging to the City Council of Zaragoza	Environment	12	36	750
Zaragoza	Centro de Repaso "San Pablo" - MM. Escolapias	Social day: bus tour of Zaragoza including a visit to the Zaragoza river museum	50 immigrant and gypsy children aged 5 to 16 years	9	10	750
Zaragoza	Fundación CANFRANC	Occupational training for immigrants	250-275 immigrants	5	5	858,4
Zaragoza	Special Olympics Aragón	Aragon Basketball Championship	175 mentally disabled people	32	32	2.960
Zaragoza	Asociación AFEDAZ	Social day for Alzheimer sufferers and their grandchildren	20 members of AFEDAZ and general public	5	36	750
Zaragoza	Asociación "Os Mesaches" de Zaragoza	Halloween party	100 children from dysfunctional families or with integration problems	8	21	750
Zaragoza	A.D.P.C.A	Improvements to installations and tree planting at the association's hostel	Animals	6	6	1.000
Zaragoza -BC	Fundación Federico Ozanam	20th anniversary of the Aragon flea market: collaboration in setting up and running the event	50 old people living in poverty	12	12	750
TOTAL				698	1.159	78.597

“Corporate voluntary activities involved 2.161 people.”

and for YMCA school support centres in Zaragoza.

2. Other Social Sponsorship initiatives
Social sponsorship initiatives comprise a series of projects enjoying funding from Barclays Spain. These are mainly proposed or chosen by employees. In 2006, Barclays Spain contributed a total of €223,320 to these projects.

- ASPACE, Valladolid: €15,000 therapeutic programme for people suffering from mental disabilities.

- ASIDA, Madrid: €9,500 – hospice for drug addicts suffering from social exclusion.

- Asociación Española contra el Cáncer, Madrid: €13,650 – cancer research.

- Fundación Balia, Madrid: €6,000 “Barclays” classroom at the educational support centre for minors at risk of social exclusion.

- Fundación Solidaridad Internacional Trinitaria, Madrid: €20,000 missionary aid in Sudan school and hospice.

- ATENPACE, Madrid: €6,000 purchase of a dynamic bipedestator (posture stabilisation device) to provide therapy for children suffering cerebral paralysis.

- ANDE, Soria: €6,000 national Christmas carols competition for young people suffering mental disability.

- FUNDESO, Madrid: €12,000 “ciudadanet” project online programme for the education of young people in the values of democratic citizenship.

- Fundación PRODIS, Madrid: €18,000

music school project for young people suffering mental disability.

- Centro de Hogar “María Inmaculada”, Madrid: €27,000 hospice and educational support for children from dysfunctional families.

- AMIF, Ibiza: €7,920 theatre workshop project to develop expression and communication skills among young people suffering mental disability.

- CEPRI, Madrid: €17,000 physiotherapy project for autistic children and young people.

- Fundación Mujeres, Madrid: €12,000 support for social/labour market integration of women at risk of exclusion.

- Fundación Síndrome de Down, Madrid: €24,000 “Agradini” project painting workshop in partnership with the Thyssen-Bornemisza Museum.

Other contributions, totalling €29,250, comprised: Asociación Valenciana de Caridad, Asociación Horizonte y Desarrollo, Asociación Rosae, Asociación Provincial Síndrome de Down Burgos, Fundación Ayúdales a Vivir, Cruz Roja Española, Fundación También, Asociación Nuevo Futuro, Asociación Mujeres para el Diálogo y la Educación, Fundación Lealtad, Asociación Soñar Despiertos, Casa de la Caridad “María Janer”.

3. OTHER SOLIDARITY INITIATIVES IN SUPPORT OF EDUCATION, TRAINING AND CULTURE

Acción contra el Hambre: Barclays Spain entered into an agreement with Acción contra el Hambre to form part of the “pool of companies for emergencies, offering its collaboration in the event of humanitarian crises.

Junior Achievement, Madrid: “partners for a day” project, in which Barclays branches hosted two young people from the Fundación Tomillo interested in secretarial work and human resources administration. This event formed part of the foundation’s training and social and employment integration programme.



Fundación de Amigos del Museo del Prado: Barclays has been a member of the Fundación Amigos del Museo del Prado, since its incorporation in Spain. In this initiative, Barclays Spain contributed €5,000 to the Foundation’s ongoing work in the areas of education, divulgation and research concerning the Museum’s collection of paintings.

Fundación pro Real Academia Española de la Lengua: Barclays participates in the object of this foundation, paying dues of €1,000.

King’s College, university prizes 2006: Barclays Spain has sponsored these prizes since their creation in 2001. The prizes are awarded each year to pupils completing their studies with excellent marks to help them continue at university in the United Kingdom. The Barclays prize is €600.

Donation of IT equipment: In 2006 Barclays Spain donated 53 PCs and 27 laser printers to Fundación de los Hogares de San Martín de Porres, Los Álamos Primary School, Asociación de Pensionistas de Banco Zaragozano and to Aprodalba. These non-profit

“The participation of employees in voluntary actions increased by 85%.”

organisations assist a range of different collectives.

Setem: Barclays Bank, S.A. has chosen Setem as a provider of fair trade food products.

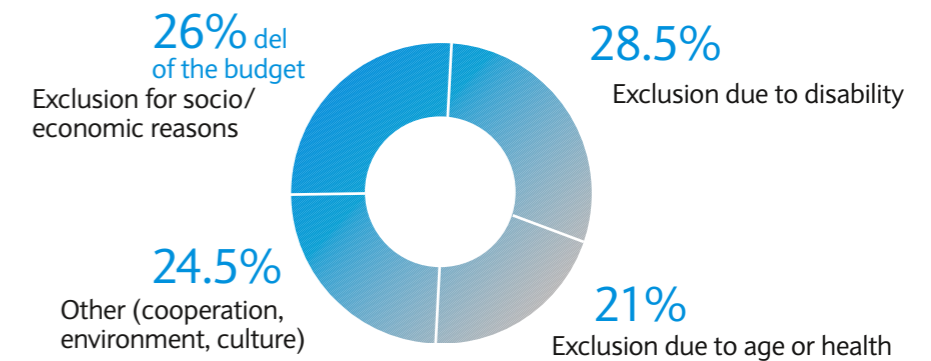
objectives for 2007

1. To increase the number of actions taken in partnership with employees and to further spread initiatives to all regions of Spain through the development of an internal network of regional leaders.

2. To give special attention to disability, focusing essentially on the areas of education, training and social integration to foster equality of opportunity. At the same time, an Equality and Diversity action plan will be developed for internal application in Barclays Spain.

Three programmes (“Ayudar es fácil”, “Cuenta conmigo” and “Banca para un futuro mejor”) have been established

Social integration was a priority objective in 2006, with actions in the following areas:



for this purpose, sharing the social aims of the Fundación Barclays and supporting the diversity of initiatives depending on their type and impact.

A fourth programme, “Actuando” has been launched by the Equality and Diversity department with the aim of promoting disabled people in Barclays Spain, from the standpoint of both

recruitment and the preparation of our organisation to welcome and serve disabled customers.

3. To consolidate the perception of our Community Investment as a strategic matter for Barclays and a business management tool among our customers and employees through continuous communication initiatives.





2006 Barclays and the Environment

Barclays Spain's ongoing Environmental Programme is a key tool for the implementation of the environmental policy formulated by senior management

The foundations of our Environmental Programme in 2006 were as follows:

Development and maintenance of our Environmental Management System (EMS) within the parameters established by the Group, Barclays Spain and the ISO 14001:2004 Standard.

AENOR review, consisting of an external audit carried out in November 2006 to verify compliance with the UNE-EN ISO 14001:2004 Standard and the certification held by Barclays Spain. Monitoring of the goals and objectives established in the Environmental Plan in relation to key aspects identified for the period 2006-2010.

Development and maintenance

A range of indicators were measured on a quarterly basis in relation to both key issues and operational control over other aspects and activities with a

potential impact on the environment. The Register of Environmental Legislation was revised and updated, and the pertinent compliance certificates were issued by the various departments involved in the EMS.

- Programmed internal Quality and Environmental audits, including departments involved in the EMS.

- Application of environmental measures in the refurbishment works carried out at branch offices and other buildings to allow more efficient use of resources such as electricity and water, as well as other initiatives designed to minimise environmental impacts.

- Inclusion of a section concerning Environmental Policy and the EMS in the training courses run for employees in 2006 in connection with the Quality Programme. These modules were also included in induction actions for new employees.

- Mandatory and voluntary internal and external communication actions. These included publication of the Annual Quality and Environment Report for 2005, publication of the 2005 Corporate Responsibility Report, which included sections related with the EMS, and other actions to inform employees of our environmental performance and raise awareness.

AENOR Review

On 30 November 2006 AENOR carried out its audit of the UNE-EN ISO 14001:2004 Certification held by Barclays Spain. The scope of this review was as follows: "Assistance provided by head office departments to the Organisation for its financial activity" (1998/0315/GM/01).

The results of the review did not require the preparation of any plan for corrective action and the auditor issued no qualifications.



CSV MAKE A DIFFERENCE DAY Scalextric competitions at the Seville Children's Hospital María Rivero Domecq (Sevilla)

"This year the Seville MAD Day went on for four weeks, because there were so many volunteers that they could not all be fitted into a single day. As a result, child cancer patients at the Seville Children's Hospital were able to take part in Scalextric competitions on four occasions. The competitions were organised in collaboration with the enthusiasts' association, Amigos del Scalextric. It all started with a meeting between María and the association ANDEX. "They had succeeded in having an entire floor of the Children's Hospital set aside for child cancer patients, who had until then been cared for in the General Hospital Oncology ward together with adult patients. What they had done was simply marvellous, and we decided to hold our 2006 MAD Day with them."

Monitoring of goals and objectives

Last year was the first of the new five-year period (2006-2010) established by Barclays Spain for the improvement of

its environmental efficiency indicators. In addition, the Barclays Group's vehicle policy incentivizes the purchase of cars running on renewable or mixed fuels.

Lending beyond the Ecuador Principles

Our lending strategy for projects initiated by major concerns requires the preparation of environmental

CONSUMPTION	2010 OBJECTIVES	2005 DATA	2006 DATA	2010 OBJECTIVE
ELECTRICITY	5 % reduction in kWh/m2 in 2010 vs. 2005.	158,89 kWh/m2	154,50 kWh/m2	150,95 kWh/m2
WATER	5 % reduction in m3/FTE in 2010 vs. 2005 in Head Office buildings.	17,05 m3/FTE	10,32 m3/FTE	16,2 m3/FTE
PAPER	Measurement of all paper handled by Stores.	758,69 t.	619,47 t.	
PHOTOCOPIERS & PRINTERS- RECYCLED PAPER	10 % reduction in reams of din A4/FTE in 2010 vs. 2005.	22,31 resmas/FTE	19,25 resmas/FTE	20,08 resmas/FTE
PHOTOCOPIERS & PRINTERS-VIRGIN PAPER	Measurement of the number of reams to establish the ratio of virgen to recycled paper.	4.6% virigin din A4 virgen vs. 95.4% recycled din A4	2.7% virigin din A4 virgen frente a 97.3% din A4 reciclado.	
MARKETING	Measurement of paper handled by Marketing.	166,15 t.	96,46 t.	
INTERNAL PUBLICATIONS	Measurement of paper handled by Communications.	0,67 t.	6,25 t.	
TRAINING MATERIALS	Measurement of paper handled by Training.	1,10 t.	1,43 t.	

WASTE	2010 OBJECTIVES	2005 DATA	2006 DATA	2010 OBJECTIVE
ELECTRONIC DEVICES AND COMPUTER HARDWARE	45% of waste devices each year should be reused (sold or donated).	96,3 %.	9,50%	45%
PAPER	100% of non-confidential paper collected at Head Office should be recycled.	171.74 t non confidential paper.	83.11 t non-confidential paper.	
CONFIDENTIAL PAPER	100% of confidential paper collected at Head Office should be recycled.	94.92 t confidential paper.	106.80 t confidential paper.	
TONER CARTRIDGES	Measurement of the number of cartridges handed in and those collected for green disposal.	5,832 handed in and 5,246 recycled (89.95%).	2,099 handed in and 3,194 recycled (152%).	
FLUORESCENT TUBES	Green disposal of 100 % of tubes at Head Office.	601 kg.	455 kg.	
FURNITURE	Measurement of green disposal of furniture.	44,80 t.	66,89 t.	
CATERING	Measurement of all waste disposed of at Head Office.	313 kg.	40 kg.	
BATTERIES	Measurement of all batteries disposed of at Head Office.	496 kg.	238 kg.	
SANITARY PRODUCTS	Measurement of all waste disposed of at Head Office.	2,8 kg.	2,85 kg.	

FTE include both employees and long term collaborators

“Sustainability criteria in our lending policy. Our business will be sustainable if and only if we ensure that environmental and social impacts of operations do not pose any kind of threat, as well as controlling the financial issues.”

and social impact studies. This is one more step in the commitments made by Barclays in the formalisation and updating of the Ecuador Principles.

The challenge is to apply sustainability criteria in our lending policy. This is a key aspect of funding operations for large projects. Our business will be sustainable if and only if we ensure that environmental and social impacts of our operations do not pose any kind of threat, as well as controlling the financial issues.

For this reason, Barclays participated in the drafting and subsequent

review and updating of the Ecuador Principles. Going beyond this, Barclays has imposed even more demanding requirements on itself, while the bank also collaborates in the UN Environmental Programme, allowing our criteria to be used by other financial institutions.

This leadership role is an important first step in a new phase of the financial sector partnership aimed at the appropriate management of threats and opportunities that will affect the environment for the coming generations. The cost of challenges such as climate change, property, the overexploitation of natural resources clearly cannot be borne by any single bank. All financial institutions must coordinate their actions to ensure cooperation and sustainable innovation both on their own account and by the ventures they finance.

Facing up to climate change

Global warming is perhaps the greatest threat to the sustainable continuity or our business. The results of climate change will impact our operations, those of our customers and the economies in which we all work.

Climate change is a risk that must be managed, but it also provides business opportunities: we can help our clients bear the costs of transition to a lower

carbon-impact economy. In this light, we are also working hard to reduce our own carbon footprint at the same time as investing in the development of products and services to facilitate the implementation of similar measures by our customers.

Barclays has implemented a strategy to combat climate change based on the following five points:

- Increasing the efficiency of energy consumption
- Encouraging the use of “green” energy
- Neutral carbon impact of our operations in the United Kingdom

“Barclays is among the top 50 firms in the Global FT500 Index in terms of initiatives aimed at managing the challenges of global change, and it is among the top five banks.”



A lot to share
Luis Javier Ortega Prieto (Vizcaya)

A chat between Javier and a friend who had decided to get involved in the creation of a new NGO ended up becoming the first solidarity initiative in the Vizcaya MAD Day. Around 30 people of different nationalities came together in an inter-cultural event at which each presented the culture and traditions of their home town and country. Afterwards, all of the participants were able to enjoy local products. “It was a chance to learn something that made a big impact on us, and which we would otherwise not have known. I talked about Spain and, specifically about Vizcaya, and it took a lot of work to prepare well. To my surprise, I was not the best prepared. There were people there from Mali, Rumania, Morocco, Cambodia... who had prepared their talks much better than me.” This shows that all participants were keen to share their identities.”

- Provision of products and services to our clients to assist them with the transition to “green” energy sources

- Involvement in the climate change debate

In the UK Climate Leaders Index 2006, related with the Carbon Disclosure Project, Barclays ranks among the top 50 companies in the Global FT500 Index for its initiatives to manage the challenges of global change. Barclays is fifth among the banks forming part of the index.

Managing our environmental impact means commitment to the three R's: reduction, recycling, renewal. We are working basically in four areas to minimise our environmental impact. The first is to reduce our energy consumption; the second to increase

the use of renewable energy sources; the third is to offset carbon emissions; and the fourth is to foster recycling of the resources we use.

Objectives for 2007

The Barclays Spain Environmental Management Plan for 2007 has been prepared in line with the Group's Strategic Plan.

This Plan establishes guidelines for actions with reference to both governance and the Environmental Management System and the achievement of the goals established for key areas in the five-year plan (electricity, water and paper consumption, and electronic and computer waste), as well as performance gains in all areas under our operational control as regards our environmental activity.

- Upkeep of a working framework that will ensure Barclays Spain complies with the Group Environmental Management Policy.

- Ensuring compliance by Barclays with Spanish environmental legislation.

- Maintaining ISO 14001:2004 Certification.

- Maintaining internal and external communications with regard to our EMS.

- Training for our employees as and when required.

- Maintaining a system of regular measurement of parameters under our operational control.

- Preparation of an Internal Environmental Audit Plan.



We are keenly aware that our main contribution to society is to do our job well in order to guarantee the continuation of Barclays' success. Thus, we must be able to help our customers and employees achieve their objectives by offering them the best possible products and services on the one hand, and professional opportunities in line with aspiration on the other. This is the focus of our daily efforts. We are also aware that our future, the effectiveness of our work and the reputation of our brand are inseparable from our Corporate Responsibility. ”

Carlos Martínez de Campos

CHAIRMAN OF BARCLAYS SPAIN

