

Marcus Agius, Chairman

Introduction to the 2009 Annual Report

Hello. And welcome to the 2009 Barclays online Annual Report. I really hope that you'll find this report useful and it will enable you to access all the information you want about our year 2009, a very eventful year as we'll see, and about Barclays, its business, its people and its activities.

Our desire is to make this report as transparent and open as possible. So this year we've integrated a number of new features into the system, and I hope you'll find them useful.

And in particular what I'd like you to do is to make use of the feedback section, because we would really like to hear from you your comments, your thoughts and in particular, the things you'd like us to do differently in the future to make this process better and more effective for you.

So once again, thank you for coming on to this online report. I really hope you find it useful.