

Business Continuity Management

Plan Summary

Barclays Wealth is committed to providing our clients with outstanding service. This commitment makes it vital that we have in place effective recovery and resumption plans that we can implement in the event of a Significant Business Disruption (SBD).

Barclays Wealth maintains an externally audited Business Continuity Management (BCM) program and an emergency preparedness plan designed to minimize service disruption.

In the event of an SBD, our recovery strategy is to focus on our critical business operations. It includes consideration of firm-only, regional and wide-scale disruption scenarios, where business recovery in a regional or wide-scale disruption may depend on critical infrastructure and the actions of constituents or counterparties.

Barclays Wealth employs the following resources to implement our recovery strategy:

- Dedicated technical recovery facilities
- Dedicated and shared work area recovery facilities
- Internal and third-party reciprocal seating arrangements
- Recovery capabilities for critical functions, applications and processes
- Crisis management framework, teams and facilities

Barclays Wealth is the wealth management division of Barclays Bank PLC, one of the world's largest financial institutions, functioning through Barclays Capital Inc. in the United States. Barclays Bank PLC has established policies for liquidity management that include recovery strategies in the event of an SBD.

As at January 2011

Barclays Wealth Americas is the wealth management division of Barclays Bank PLC, functioning through Barclays Capital Inc. in the United States. Barclays Capital Inc. is a U.S. registered broker/dealer affiliate of Barclays Bank PLC and a member of SIPC, FINRA and NFA. Barclays Capital Inc. principally operates out of 745 Seventh Avenue, New York, NY 10019. Barclays Bank PLC is registered in England and Wales (registered no. 1026167) with a registered office at 1 Churchill Place, London, E14 5HP, United Kingdom. CSNY357536W

Business Continuity Framework Summary

The framework covers all business units throughout Barclays Wealth, in various locations, and defines the standards and requirements for business continuity, crisis management and recovery.

Key features of the framework include:

- Executive support, review and sign-off
- Formal emergency response/crisis management team structures and procedures
- Alternative mechanisms for communication, both internally and with critical third parties
- Skilled resources to recover critical business operations
- Risk and impact assessments on all processes, including dependencies on third parties
- Employee training and awareness program
- Regular tests of all components (i.e., crisis management arrangements, business resumption plans, technology recovery plans, recovery facilities and call notification processes)

Business Continuity Contacts

In the event of an SBD disrupting regular communications with Barclays Wealth, please refer to www.barclayswealthamericas.com or call our customer information line (+1 866 663 2360) to hear updates on a recorded message.

For more information on Barclays Wealth's approach to BCM please contact:

Joanne Klein

Work: +1 212 412 6722

Mobile: +1 646 436 2105

Email: joanne.klein@barcap.com