

Five Year Stepped Growth Plan

Potential Return at Maturity

If, after five years (23rd October 2014), the Index closes **at or above** 5242.57 (Initial Index Level), you will receive 100% of your initial capital, plus capital growth dependent on the performance of the FTSE™ 100 Index over the five year term.

Potential Capital Growth

If, on the Investment End Date, the FTSE™ 100 closes at the same level or higher than the Initial Index Level, the Plan will return 25% capital growth.

If, however, the Index has risen by 25% or more, you will instead receive 50% capital growth.

If the Index has risen by 50% or more, you will instead receive 75% capital growth.

If the Final Index Level is less than the Initial Index Level, you will not receive any capital growth. In this case your Capital may also be at risk.

Capital at Risk

Your capital will be returned in full at maturity provided that the Final Index Level closes at or above 50% of the Initial Index Level, otherwise there will be a reduction in the amount of Capital you receive back at maturity.

The capital reduction will be determined by the closing level of the Index on 23 October 2014. If the FTSE™ 100 closes below 50% of the Initial Index Level Capital will be reduced by 1% for every 1% the Final Index Level is below the Initial Index Level (or fraction thereof).

Capital Return

You will normally receive your initial capital back with any returns from the Plan and less any capital reduction, if any, approximately 14 business days after the end of the Plan Investment Term, subject to timely receipt of maturity proceeds from the Issuer.

Investment Start Date

23 October 2009

Investment Term

Five years

Investment End Date

23 October 2014

Underlying Index

FTSE™ 100 Index

Initial Index Level

Closing Level on 23 October 2009

5242.57

Final Index Level

Closing Level on 23 October 2014

Capital at Risk

If, at any time during the term the Index falls below **2621.285**

Plan Manager

Walker Crips Structured Investments

Issuer of Securities

Barclays Bank plc

If you require a copy of the full brochure and terms & conditions for your records, please contact Client Services on 020 3100 8880, email wcsi@wcgplc.co.uk or contact your Financial Adviser