

Six Year Annual Growth Plan (Kick Out) Issue Three

Potential Return at Maturity

If, after six years (6th June 2016), the Indices close at or above their Initial Index Levels, you will receive 100% of your initial capital, plus additional capital growth of 60%.

Potential Early Maturity after 1, 2, 3, 4 or 5 Years

If, after one year (6th June 2011), the Indices have closed at or above their Initial Index Levels, the Plan will mature early and you will receive 100% of your initial capital, plus additional capital growth of 10%.

If, after two, three, four or five years (6th June 2012, 4th June 2013, 4th June 2014 or 4th June 2015), the Indices have closed at or above their Initial Index Levels, the Plan will mature early and you will receive 100% of your initial capital, plus additional capital growth of 20%, 30%, 40% or 50% respectively.

Conditional Capital Protection at Maturity

Where the Plan has not matured early, there will be a reduction in capital returned if one or both Indices have fallen below 50% of their initial index levels during the investment term and both have not recovered back to the same level, or higher, by the end of the six year investment term.

This capital reduction (if any), will be determined by the closing level of the worst performing index on the investment end date. Capital will be reduced by 1% for every 1% the Final Index Level is below the Initial Index Level (and part 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 Investment Term or anniversary date, subject to timely receipt of maturity proceeds from the Issuer.

Investment Start Date

4th June 2010

Investment Term

Six years

Investment End Date

6th June 2016

Underlying Indices

FTSE™ 100 Index & S&P 500

Initial Indices Levels

Closing Levels on 4th June 2010

FTSE100: 5126.00

S&P500: 1064.88

Anniversary Dates

6th June 2011, 6th June 2012, 4th June 2013, 4th June 2014, & 4th June 2015

Final Index Level

Closing Levels on 6th June 2016

Capital at Risk

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.