

**BARCLAYS CAPITAL'S NEW GUARANTEED DEPOSIT ACCOUNTS:
THE THREE YEAR GUARANTEED DIGITAL DEPOSIT ACCOUNT &
THE FIVE YEAR GUARANTEED FTSE 100 DEPOSIT ACCOUNT**

- Provide investors with either 3-year or 5-year protected access to the FTSE 100 Index
- Designed exclusively as investment links for use within offshore bonds and UK onshore life insurance company wrappers
- Available from 1 May to 29 June 2009

Barclays Capital, the investment banking division of Barclays Bank PLC, today announces the launch of the latest products in the 'Structured Deposit Series for Offshore Bonds', offering two new deposit accounts: the 'Three Year Guaranteed Digital Deposit Account' and the 'Five Year Guaranteed FTSE 100 Deposit Account'. Both accounts offer protected exposure to the FTSE 100 Index, which tracks the performance of the 100 largest stocks listed on the London Stock Exchange.

Access to the deposits is via most offshore life bond providers*, as well as selected UK onshore life insurance company wrappers, with the brochures and fact sheets available for download at www.BarclaysOffshoreSolutions.com from 1 May 2009.

David Macdonald, Director, Barclays Capital, commented,

"We saw a lot of demand from advisers for the Three Year Guaranteed Digital Deposit Account over the last couple of months, so the decision to re-launch this was a simple one. The feedback we received indicated one of the main reasons behind the demand was the fact that investors coming out of fixed rate accounts have to take a significant drop in return if they roll into another fixed rate account. The ability to obtain enhanced returns over a three-year basis, without putting capital at risk, is something that has really struck a chord.

"The account is simple to explain to potential investors – with them either getting an above-market rate of interest if the index is at least as high in three years' time, or else receiving a zero rate of interest if the markets are lower. With UK base rates currently sitting at 0.5% and talk of further rate cuts, the opportunity cost of investing in this style of product makes it compelling.

"The Five Year Guaranteed FTSE 100 Deposit Account, on the other hand, has been our core GBP-denominated offering throughout 2008 and it remains popular with those advisers seeking a slightly longer-term and more traditional growth payoff for their client base.

"Whilst these accounts have only been made available in GBP, we can create similar accounts denominated in the other key currencies where demand is sufficient."



Requiring a minimum investment of £50,000 for both accounts, investors are guaranteed a full return of their initial capital investment, provided the account is held until maturity.

For full details of the offers and to download factsheets and brochures, please contact:

OffshoreSolutions@barclayscapital.com

+44 (0) 20 7773 9225.

www.BarclaysOffshoreSolutions.com,

- Ends-

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Note to editors:

* Offshore life bond providers based predominantly in the Isle of Man, Dublin and the Channel Islands

Account Schedule

Account:	The Three Year Guaranteed Digital Deposit Account
Offer period:	1 May to 29 June 2009
Investment date:	30 June 2009
Maturity date	29 June 2012
Repayment date:	3 July 2012 (Two business days after the Maturity Date)
Investment Index:	FTSE 100 Index [Bloomberg: UKX Index]
Minimum investment:	£50,000
Repayment Amount:	Guaranteed full return of capital value at the Repayment Date, PLUS an Investment Return equal to 19.0%, provided the Index Performance is not negative

Account Schedule

Account:	The Five Year Guaranteed FTSE 100 Deposit Account
Offer period:	1 May to 29 June 2009
Investment date:	30 June 2009
Maturity date	30 June 2014
Repayment date:	2 July 2014 (Two business days after the Maturity Date)
Investment Index:	FTSE 100 Index [Bloomberg: UKX Index]
Minimum investment:	£50,000
Participation:	220%
Investment Return Cap:	55%

About Barclays Capital

Barclays Capital is the investment banking division of Barclays Bank PLC. With a distinctive business model, Barclays Capital provides large corporate, government and institutional clients with a comprehensive set of solutions to their strategic advisory, financing and risk management needs. Barclays Capital has offices around the world, employs over 20,000 people and has the global reach, advisory services and distribution power to meet the needs of issuers and investors worldwide.

Awards

Structured Products Magazine – Structured Products House of the Year for two consecutive years – November 2008; Commodities House of the Year for three consecutive years, Hybrids House of the Year – November 2007

Euromoney: 2008 Awards for Excellence, Best Structured Products House, July 2008

International Investment: International Fund & Product Awards 2008, Best International Structured Product Provider, June 2008



Barclays Capital is the investment banking division of Barclays Bank PLC, which is authorised and regulated by the UK Financial Services Authority and a member of the London Stock Exchange.

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