

**BARCLAYS CAPITAL'S NEW PROTECTED DEPOSIT ACCOUNTS:
THE THREE YEAR PROTECTED DIGITAL DEPOSIT ACCOUNT &
THE FIVE YEAR PROTECTED 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 2 November 2009 to 30 December 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 deposit accounts: the Three Year Protected Digital Deposit Account and the Five Year Protected FTSE 100 Deposit Account. Both accounts offer protected exposure to the FTSE 100 Index giving investors attractive potential returns with the security of a full capital protection on maturity.

The Three Year Protected Digital Deposit Account returns the capital invested on maturity in full, no matter how the FTSE 100 Index has performed, plus a 15.5% coupon if the index is at least as high on 31st December 2012 as it is on 31st December 2009.

The Five Year Protected FTSE 100 Deposit Account, on the other hand, provides an opportunity to invest in a capital protected product for those advisers seeking a slightly longer-term and more traditional growth payoff for their client base. In addition to the full return of capital on maturity, this Account offers 2.1 times the rise in the FTSE 100 Index over the course of the term (subject to monthly averaging over the last year) capped at 52.5% return.

Whilst these accounts have only been made available in GBP, Barclays Capital can create similar accounts denominated in other key currencies where demand is sufficient. Both accounts require a minimum investment of £50,000.

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 at www.BarclaysOffshoreSolutions.com from 2 November 2009.

David Macdonald, Director, Barclays Capital, commented,

“We have continued to see significant demand from advisers for both the Three Year Protected Digital Deposit Account and the Five Year Protected FTSE 100 Deposit Account over the last couple of tranches, so the decision to re-launch these was an easy one to make. The continuing low term-deposit rates mean that that these accounts offer an exciting balance for investors and, with UK base rates currently sitting at 0.5%, the opportunity cost of investing in this style of product makes them a compelling choice.”



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 Protected Digital Deposit Account
Offer period:	2 November 2009 to 30 December 2009
Investment date:	31 December 2009
Maturity date	31 December 2012
Repayment date:	3 January 2013 (Two business days after the Maturity Date)
Investment Index:	FTSE 100 Index [Bloomberg: UKX Index]
Minimum investment:	£50,000
Repayment Amount:	Protected full return of capital value at the Repayment Date, PLUS an Investment Return equal to 15.5%, provided the Index Performance is not negative

Account Schedule

Account:	The Five Year Protected FTSE 100 Deposit Account
Offer period:	2 November 2009 to 31 December 2009
Investment date:	31 December 2009
Maturity date	31 December 2014
Repayment date:	5 January 2015 (Two business days after the Maturity Date)
Investment Index:	FTSE 100 Index [Bloomberg: UKX Index]
Minimum investment:	£50,000
Participation:	2.1 times
Investment Return Cap:	52.5%

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

International Investment: International Fund & Product Awards 2009, Best International Structured Product Provider for two consecutive years, May 2009

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



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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