

Final Terms



BARCLAYS BANK PLC

(Incorporated with limited liability in England and Wales)

BARCLAYS CAPITAL (CAYMAN) LIMITED

(Incorporated with limited liability in the Cayman Islands)

GLOBAL STRUCTURED SECURITIES PROGRAMME

for the issue of Securities

BARCLAYS BANK PLC

Up to EUR 20,000,000 Index Linked Notes due April 2017 (the “Notes”)

Series NX00070417

under the Global Structured Securities Programme

The Securities will be publicly offered in Finland from and including 27 February 2012 to and including 22 March 2012).

Issue Price: 110 per cent. of par

This document constitutes the final terms of the Notes (the “**Final Terms**”) described herein for the purposes of Article 5.4 of Directive 2003/71/EC (the “**Prospectus Directive**”) and is prepared in connection with the Global Structured Securities Programme established by Barclays Bank PLC (the “**Bank**”) and Barclays Capital (Cayman) Limited (“**BCCL**”) and is supplemental to and should be read in conjunction with the Base Prospectus dated 5 August 2011, as supplemented and amended from time to time, which constitutes a base prospectus (the “**Base Prospectus**”) for the purpose of the Prospectus Directive. Full information on the Issuer and the offer of the Securities is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus is available for viewing during normal business hours at the registered office of the Issuer and the specified office of the Issue and Paying Agent for the time being in London, and copies may be obtained from such office. Words and expressions defined in the Base Prospectus and not defined in this document shall bear the same meanings when used herein.

The Issuer accepts responsibility for the information contained in these Final Terms. To the best of its knowledge and belief (having taken all reasonable care to ensure that such is the case), the information contained in these Final Terms is in accordance with the facts and does not contain anything likely to affect the import of such information.

Investors should refer to the sections headed “Risk Factors” in the Base Prospectus for a discussion of certain matters that should be considered when making a decision to invest in the Securities.

Barclays Capital

The distribution of this document and the offer of the Securities in certain jurisdictions may be restricted by law. Persons into whose possession these Final Terms come are required by the Bank to inform themselves about and to observe any such restrictions. Details of selling restrictions for various jurisdictions are set out in "Purchase and Sale" in the Base Prospectus. In particular, the Securities have not been, and will not be, registered under the US Securities Act of 1933, as amended, and are subject to US tax law requirements. Trading in the Securities has not been approved by the US Commodity Futures Trading Commission under the US Commodity Exchange Act of 1936, as amended. Subject to certain exceptions, the Securities may not at any time be offered, sold or delivered in the United States or to US persons, nor may any US persons at any time trade or maintain a position in such Securities.

iShares Disclaimer:

iShares is a registered mark of BlackRock Institutional Trust Company, N.A. ("BTC"). BTC has licensed certain trademarks and trade names of BlackRock to Barclays Bank PLC. The Securities are not sponsored, endorsed, sold, or promoted by BTC or any of its affiliates (collectively "**BlackRock**"). BlackRock makes no representations or warranties to the owners of the Barclays Bank PLC or any member of the public regarding the advisability of investing in the Securities. BlackRock has no obligation or liability in connection with the operation, marketing, trading or sale of the Securities.

Part A
Terms and Conditions of the Securities

The Securities shall have the following terms and conditions, which shall complete, modify and/or amend the Base Conditions and/or any applicable Relevant Annex(es) set out in the Base Prospectus dated 5 August 2011.

Parties

Issuer:	Barclays Bank PLC
Guarantor:	N/A
Manager:	Barclays Bank PLC
Determination Agent:	Barclays Bank PLC
Issue and Paying Agent:	Skandinaviska Enskilda Banken AB (publ) (the “APK Issue and Paying Agent”)
Stabilising Manager:	N/A
Registrar:	N/A
Italian Securities Agent:	N/A
CREST Agent:	N/A
Paying Agents:	N/A
Transfer Agent:	N/A
Exchange Agent:	N/A
Additional Agents:	N/A

THE SECURITIES HAVE NOT BEEN AND WILL NOT BE REGISTERED UNDER THE US SECURITIES ACT OF 1933, AS AMENDED (THE “SECURITIES ACT”). SUBJECT TO CERTAIN EXCEPTIONS, THE SECURITIES MAY NOT BE OFFERED OR SOLD WITHIN THE UNITED STATES OR TO, OR FOR THE ACCOUNT OR BENEFIT OF, US PERSONS (AS DEFINED IN REGULATION S UNDER THE SECURITIES ACT (“REGULATION S”)). THESE FINAL TERMS HAVE BEEN PREPARED BY THE ISSUER FOR USE IN CONNECTION WITH THE OFFER AND SALE OF THE SECURITIES OUTSIDE THE UNITED STATES TO NON-US PERSONS IN RELIANCE ON REGULATION S AND FOR LISTING OF THE SECURITIES ON THE RELEVANT STOCK EXCHANGE, IF ANY, AS STATED HEREIN. FOR A DESCRIPTION OF THESE AND CERTAIN FURTHER RESTRICTIONS ON OFFERS AND SALES OF THE SECURITIES AND DISTRIBUTION OF THESE FINAL TERMS, THE BASE PROSPECTUS AND THE SUPPLEMENTAL PROSPECTUSES, SEE “PURCHASE AND SALE” AND “CLEARANCE, SETTLEMENT AND TRANSFER RESTRICTIONS – TRANSFER RESTRICTIONS FOR REGISTERED SECURITIES” IN THE BASE PROSPECTUS.

EACH PURCHASER OF REGISTERED SECURITIES WILL BE DEEMED, BY ITS ACCEPTANCE OF PURCHASE OF ANY SUCH REGISTERED SECURITIES, TO HAVE MADE CERTAIN REPRESENTATIONS AND AGREEMENTS INTENDED TO RESTRICT THE RESALE OR OTHER TRANSFER OF SUCH REGISTERED SECURITIES AS SET OUT IN “CLEARANCE, SETTLEMENT AND TRANSFER RESTRICTIONS – TRANSFER RESTRICTIONS FOR REGISTERED SECURITIES”.

THE SECURITIES HAVE NOT BEEN APPROVED OR DISAPPROVED BY THE US SECURITIES AND EXCHANGE COMMISSION, ANY STATE SECURITIES COMMISSION IN THE UNITED STATES OR ANY OTHER US REGULATORY AUTHORITY, AND NONE OF THE FOREGOING AUTHORITIES HAS PASSED UPON OR ENDORSED THE MERITS OF THE OFFERING OF SECURITIES OR THE ACCURACY OR THE ADEQUACY OF THESE FINAL TERMS OR THE BASE PROSPECTUS OR THE SUPPLEMENTAL PROSPECTUSES. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENCE IN THE UNITED STATES.

These Securities are APK Registered Securities. Securityholders should refer to the provisions of the Finnish Securities Annex of the Base Prospectus which shall apply to the Securities.

Provisions relating to the Securities

1	Series:	NX00070295
2	Currency:	Euro ("EUR")
3	Notes:	Applicable
	(i) Aggregate Nominal Amount as at the Issue Date:	Up to EUR 20,000,000
	(ii) Specified Denomination:	EUR 1,000
	(iii) Minimum Tradable Amount:	N/A
	(iv) Calculation Amount as at the Issue Date:	Specified Denomination
		For the purposes hereof, all references in the Conditions to "Calculation Amount per Security" shall be construed as references to "Calculation Amount" as defined in these Final Terms.
4	Certificates:	N/A
5	Form:	
	(i) Global/Definitive/Uncertificated and dematerialised:	The Securities are in uncertificated and dematerialised book-entry form
	(ii) NGN Form:	N/A
	(iii) Held under the NSS:	N/A
	(iv) CGN Form:	N/A
	(v) CDIs:	N/A
6	Trade Date:	2 April 2012
7	Issue Date:	11 April 2012
8	Redemption Date:	17 April 2017
9	Issue Price:	110 per cent. of the Aggregate Nominal Amount

10	Relevant Stock Exchange:	NASDAQ OMX Helsinki
11	The following Relevant Annex(es) shall apply to the Securities:	Equity Linked Annex Finnish Securities Annex

Provisions relating to interest (if any) payable on the Securities

12	Interest:	N/A
13	Interest Amount:	N/A
14	Interest Rate:	N/A
15	Screen Rate Determination:	N/A
16	ISDA Determination:	N/A
17	Margin:	N/A
18	Minimum/Maximum Interest Rate:	N/A
19	Interest Commencement Date:	N/A
20	Interest Determination Date:	N/A
21	Interest Calculation Periods:	N/A
22	Interest Payment Dates:	N/A
23	Day Count Fraction:	N/A
24	Fallback provisions, rounding provisions, denominator and any other terms relating to the method of calculating interest, if different from those set out in the Base Conditions:	N/A

Provisions relating to Redemption

25	Settlement Method:	For the purposes of Condition 5.1 of the Base Conditions: Cash Settlement
26	Settlement Currency:	EUR
27	Settlement Number:	As defined in Condition 24 of the Base Conditions
28	Terms relating to Cash Settled Securities:	
	(i) Final Cash Settlement Amount:	The Final Cash Settlement Amount shall be determined in accordance with the following formula:

$$\text{Calculation Amount} \times \left[1 + \text{Participation} \times \text{FX Multiplier} \times \max \left(0, \frac{\text{SA}(T)}{\text{SA}(t_0)} - 100\% \right) \right]$$

Where:

“FX Multiplier” will be calculated as follows:

$$\frac{1}{\left(\frac{\text{EURUSD}_{\text{FINAL}}}{\text{EURUSD}_{\text{INITIAL}}} \right)}$$

“EURUSD_{INITIAL}” means the USD per EUR currency rate as quoted on Reuters page ECB 37 at 14:15 Central European Time (the “CET”) with 4 decimals on the Business Day preceding the Strike Date (or if such rate does not appear on Reuters page ECB37 at 14:15 CET on such day then the rate will be determined by the Determination Agent in its sole discretion).

“EURUSD_{FINAL}” means the USD per EUR currency as quoted on Reuters page ECB 37 at 14:15 CET with 4 decimals on the Business Day following the Final Valuation Date (or if such rate does not appear on Reuters page ECB37 at 14:15 CET on such day then the rate will be determined by the Determination Agent in its sole discretion).

“USD” means United States Dollar.

“Participation” means [130] per cent. as determined by the Determination Agent on the Trade Date.

“Strike Date” means the Initial Valuation Date.

“SA(t₀)” means the arithmetic average of the Synthetic Asset Value on the Average In Dates.

“SA(T)” means the arithmetic average of the Synthetic Asset Value on the Average Out Dates.

“Synthetic Asset Value, SA(t)” means the value in respect of all Valuation Dates following the Initial Valuation Date, calculated in accordance with the following formula:

$$\text{SA}(t_k) = \text{SA}(t_{k-1}) \times \left[1 + \text{ActualExposure}(t_{k-1}) \times \left(\frac{\text{Basket}(t_k)}{\text{Basket}(t_{k-1})} - \frac{C(t_k)}{C(t_{k-1})} \right) \right]$$

and for the avoidance of doubt, the Synthetic Asset Value on the first Average In Date will equal 100.

Where:

“**Initial Valuation Date**” means 21 Scheduled Trading Days prior to the first Average In Dat.,

“ t_{k-1} ” means in respect of a Valuation Date t_k , the immediately preceding Valuation Date.

“**ActualExposure(t_k)**” means the Actual Exposure on Valuation Date t_k ;

“**Basket(t_k)**” is calculated as follows:

$$Basket(t_k) = \sum_{i=1}^{i=4} Weight_i \times S_i(t_k) / S_i(t_0)$$

“ $S_i(t_k)$ ” is the Share Price_i on Valuation Date t_k at the Valuation Time.

“**Share Price**” means the price of the Share on any Scheduled Trading Day. “**C(t_k)**” means the Cash Value on Valuation Date t_k .

“ $S_i(t_0)$ ” is the Share Price_i on the Initial Valuation Date at the Valuation Time.

“**Cash Value**” means for all relevant Valuation Dates t_k , the value will be determined as follows:

$$C(t_k) = C(t_{k-1}) \times \left[1 + \frac{Rate(t_{k-1})}{100} \times dcf \right]$$

and for the avoidance of doubt, the Cash Value on the Initial Valuation Date ($C(t_0)$) will equal 100.

“**Rate(t_{k-1})**” is the rate for deposits in U.S. Dollars for a period of 3 months which appears on Bloomberg Page (US0003M <Index>) on Valuation Date t_{k-1} . If such rate does not appear on Bloomberg on such date, the rate for that Valuation Date t_{k-1} will be determined by the Determination Agent in its sole discretion.

“**dcf**” means the day count fraction on an Act/360 basis in respect of Valuation Dates t_{k-1} to t_k .

Target Exposure:

On any Valuation Date t_k , Target Exposure is calculated according to the following formula, as the

Target Volatility divided by Realised Volatility capped at 150 per cent.

$$\text{TargetExposure}(t_k) = \min \left[150\%, \frac{\text{TargetVolatility}}{\text{RealisedVolatility}(t_{k-1})} \right],$$

Rebalancing Event:

In respect of Rebalancing Events only, Valuation Dates where ALL Reference Assets are scheduled to trade on their respective Exchanges and no disruption events have been observed on any Reference Assets will be considered as Valuation Dates.

If on any Valuation Date following the Initial Valuation Date, the Target Exposure differs from the previous day's Actual Exposure by more than a threshold of zero per cent. then a Rebalancing Event has occurred on such Valuation Date.

i.e. If

$$\text{TargetExposure}(t_k) \geq \text{ActualExposure}(t_{k-1}) + 0\%$$

or

$$\text{TargetExposure}(t_k) \leq \text{ActualExposure}(t_{k-1}) - 0\%$$

then a Rebalancing Event has occurred on such Valuation Date. On the Initial Valuation Date t_0 , a Rebalancing Event always occurs.

Actual Exposure:

If, on Valuation Date t_k , a Rebalancing Event has occurred, Actual Exposure should be adjusted, according to the following formula:

$$\text{ActualExposure}(t_k) = \text{TargetExposure}(t_k),$$

If, on the contrary, a Rebalancing Event has not occurred then Actual Exposure is set to its previous day value, i.e.

$$\text{ActualExposure}(t_k) = \text{ActualExposure}(t_{k-1})$$

“Realised Volatility” means the 20-days realised volatility calculated as follows:

$$\text{RealisedVolatility}(t_k) = \sqrt{\frac{252}{20} \times \sum_{j=0}^{19} [r(t_{k-j})]^2},$$

Where:

" $r(t_j)$ " is the continuously compounded daily return of the Basket of Shares, which for any Valuation Date t_j is calculated by the formula:

$$r(t_j) = \ln \left[\frac{\text{Basket}(t_j)}{\text{Basket}(t_{j-1})} \right],$$

Where:

"Basket(t_k)" is calculated as below:

$$\text{Basket}(t_k) = \sum_{i=1}^{i=4} \text{Weight}_i \times S_i(t_k) / S_i(t_0)$$

Where:

" $S_i(t_k)$ " is the Share Price_{*i*} on Valuation Date t_k at the Valuation Time.

" $S_i(t_0)$ " is the Share Price_{*i*} on Initial Valuation Date at the Valuation Time.

"Target Volatility" means 18 per cent.

(ii) Early Cash Settlement Amount:	As defined in Condition 24 of the Base Conditions
(iii) Early Cash Redemption Date:	As defined in Condition 24 of the Base Conditions
29 Terms relating to Physically Delivered Securities:	N/A
30 Nominal Call Event:	N/A
31 Call Option:	N/A
32 Put Option:	N/A
33 Specified Early Redemption Event:	N/A
34 Maximum and Minimum Redemption Requirements:	N/A
35 Additional Disruption Events in addition to those specified in Condition 24 of the Base Conditions and any applicable Relevant Annex:	N/A
36 Share Linked Securities:	Applicable
(i) Share(s) (each a "Reference Asset"):	Each Share _{<i>i</i>} as described in the Schedule (together the "Basket of Shares")
(ii) Exchanges:	In respect of each Share _{<i>i</i>} , as set out in the Schedule
(iii) Related Exchanges:	In respect of each Share _{<i>i</i>} , as set out in the Schedule
(iv) Exchange Rates:	N/A
(v) Weighting for each Reference Asset	In respect of each Share _{<i>i</i>} , as set out in the Schedule

	comprising the Basket of Reference Assets:	
(vi)	Initial Price of each Reference Asset:	" $S_i(t_0)$ " being the Share Price _i on the Initial Valuation Date at the Valuation Time
(vii)	Number of Shares:	N/A
(viii)	Substitution of Shares:	Substitution of Shares – ETF underlying is applicable
(ix)	Valuation Date:	Each Scheduled Trading Day from and including the date that is twenty five Scheduled Trading Days preceding the Initial Valuation Date, to and including the Final Valuation Date. Where, t_0 is the Initial Valuation Date, t_{k-1} is the Valuation Date preceding t_k and t_{k+1} is the Valuation Date following t_k .
		Where:
		"Final Valuation Date" means 3 April 2017.
(x)	Valuation Time:	As defined in the Equity Linked Annex
(xi)	Averaging:	
(a)	Averaging Dates:	2 October 2015, 4 January 2016, 4 April 2016, 4 July 2016 , 3 October 2016, 2 January 2017 and 3 April 2017 (the "Average Out Dates")
		2 April 2012, 2 May 2012, 4 June 2012 and 2 July 2012 (the "Average In Dates")
(b)	Consequence of an Averaging Date being a Disrupted Day:	Postponement
(xii)	Additional Disruption Event in respect of Share Linked Securities:	Insolvency Filing Fund Disruption Event
(xiii)	FX Disruption Event:	N/A
(xiv)	Market Access Dividend and Rights Issue Provisions:	N/A
(xv)	Dividend Exchange Rate:	N/A
(xvi)	Other adjustments:	N/A
37	Index Linked Securities (<i>Equity indices only</i>):	N/A
38	Inflation Linked Securities:	N/A
39	FX Linked Securities:	N/A
40	Credit Linked Securities:	N/A
41	Commodity Linked Securities:	N/A
42	(a) Barclays Capital Commodity Index	N/A

Linked Securities (*Section 2 of the Barclays Capital Index Annex*):

(b) Barclays Capital Equity Index N/A
Securities (*Section 3 of the Barclays Capital Index Annex*):

(c) Barclays Capital FX Index Linked N/A
Securities (*Section 4 of the Barclays Capital Index Annex*):

(d) Barclays Capital Interest Rate Index N/A
Linked Securities (*Section 5 of the Barclays Capital Index Annex*):

(e) Barclays Capital Emerging Market N/A
Index Linked Securities (*Section 6 of the Barclays Capital Index Annex*):

43 Bond Linked Securities: N/A

44 Fund Linked Securities: N/A

Provisions relating to Settlement

45 Settlement in respect of VP Notes, APK Registered Securities, Dutch Securities, Swedish Registered Securities, VPS Registered Securities or Spanish Securities: For so long as it is a requirement of the EFi Rules, the APK Registered Securities may not provide for any form of settlement (including in respect of payment of interest) other than payment in cash.

46 Additional provisions relating to Taxes and Settlement Expenses: N/A

Definitions

47 Business Day: As defined in Condition 24 of the Base Conditions

48 Additional Business Centre(s): Helsinki

Selling restrictions and provisions relating to certification

49 Non-US Selling Restrictions: As described in the Base Prospectus

50 Applicable TEFRA exemption: N/A

General

51 Business Day Convention: Following

52 Relevant Clearing Systems: Euroclear Finland

53 If syndicated, names of Managers: N/A

54 (a) Details relating to Partly Paid Securities: N/A

(b) Details relating to Instalment Notes: N/A

- | | | |
|----|--|--------------------|
| 55 | Relevant securities codes: | ISIN: FI4000038047 |
| 56 | Modifications to the Master
Subscription Agreement and/or Agency
Agreement: | N/A |
| 57 | Additional Conditions and/or
modification to the Conditions of the
Securities: | N/A |

Part B

Other Information

1 Listing and Admission to Trading

- | | | |
|-------|---|--|
| (i) | Listing: | Helsinki |
| (ii) | Admission to trading: | Application is expected to be made by the Issuer (or on its behalf) for the Securities to be admitted to trading on the NASDAQ OMX Helsinki on or around the Issue Date. |
| (iii) | Estimate of total expenses related to admission to trading: | N/A |

2 Ratings

Ratings:	The Securities have not been individually rated.
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3 Notification

The Financial Services Authority has provided the Rahoitustarkastus with a certificate of approval attesting that the Base Prospectus has been drawn up in accordance with the Prospectus Directive.

4 Interests of Natural and Legal Persons involved in the Issue

Save as discussed in "Purchase and Sale", so far as the Issuer is aware, no person involved in the offer of the Securities has an interest material to the offer.

5 Reasons for the Offer, Estimated Net Proceeds and Total Expenses

- | | | |
|-------|---------------------------|-----------------|
| (i) | Reasons for the offer: | General funding |
| (ii) | Estimated net proceeds: | N/A |
| (iii) | Estimated total expenses: | N/A |

6 Fixed Rate Securities Only – Yield

N/A

7 Floating Rate Securities Only – Historic Interest Rates

N/A

8 Performance of Reference Asset(s) or Other Variable, Explanation of Effect on Value of Investment and Associated Risks and Other Information Concerning the Reference Asset(s) and/or Other Underlying

Past performance and volatility of each Share_i can be obtained on the relevant Bloomberg Code as set out in the Schedule.

Investors should note that historical performance should not be taken as an indication of future performance.

The Issuer does not intend to provide post-issuance information.

9 Performance of Rate of Exchange and Explanation of Effect on Value of Investment

N/A

10 Performance of Rates of Exchange and Explanation of Effect on Value of Investment

N/A

11 Operational Information

Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, *société anonyme* (together with their addresses) and the relevant identification number(s):

Delivery:

Names and addresses of additional Paying Agents(s) (if any):

Euroclear Finland Ltd, identification number: FI0003030700. The Issuer shall be entitled to obtain information from the register maintained by Euroclear Finland Ltd for the purposes of performing its obligations under the issue of the Securities.

Delivery against payment

Skandinaviska Enskilda Banken AB (publ), acting through it's division SEB Merchant Banking, Custody Services in Helsinki

Attention: SEB Merchant Banking, Custody Services

P.O.Box 630,

FI-00101 Helsinki

Finland

Fax: +358 9 616 28095

Blasieholmstorg12

SE-106 70 Stockholm

Sweden

Intended to be held in a manner which would allow Eurosystem eligibility: No

12 Offer Information

- (i) Offer Price: EUR 1,000 per Security
- Offer Period**
- An offer of the Securities may be made by the Distributor other than pursuant to Article 3(2) of the Prospectus Directive in Finland (the “**Public Offer Jurisdiction**”) during the period from and including 27 February 2012 to and including 22 March 2012 (the **Offer Period**).
- Third Party Fees**
- The Issue Price includes a commission element shared with a third party, which will be no more than 0.9 per cent. per annum of the Issue Price. Further details of the commission element are available upon request.
- (ii) Conditions to which the offer is subject: Offers of the Securities made prior to the Issue Date are conditional on their issue. There is no pre-identified allotment criteria. The Manager will adopt allotment criteria that ensures equal treatment of prospective investors. All of the Securities requested through the Distributor during the Offer Period will be assigned up to the maximum amount of the offer. A prospective investor will, on the Issue Date, receive 100 per cent. of the amount of Securities allocated to it during the Offer Period.
- The Issuer reserves the right to withdraw the offer of the Securities prior to the Issue Date, if, due to the market conditions on the Trade Date, **it is not possible for Participation to reach 120 per cent.** or less than EUR 3,000,000 Securities are subscribed for by the end of the Offer Period.
- Following the withdrawal of the offer, if any application has been made by any potential investor, each such potential investor shall not be entitled to subscribe or otherwise acquire the Securities and any applications will be automatically cancelled and any purchase money will be refunded to the applicant by the Distributor in accordance with the Distributer’s usual procedures.
- (iii) Description of the application process: Applications for the Securities can be made in the Public Offer Jurisdiction through the Distributor

	during the Offer Period. Distribution will be in accordance with the Distributor's usual procedures and notified to investors by the Distributor.
(iv) Details of the minimum and/or maximum amount of application:	The minimum amount of application per investor will be EUR 3,000 in nominal amount of the Securities.
(v) Description of possibility to reduce subscriptions and manner for refunding excess amount paid by applicants:	N/A
(vi) Details of method and time limits for paying up and delivering the Securities:	The total payment of the Offer Price of the Securities must occur on 3 April 2012 to the Distributor in accordance with the Distributor's usual procedures. The Securities will be made available on a free delivery after payment basis on or around the Issue Date: The Issuer estimates that the Securities will be delivered through the Distributor, subsequent to payment of the Offer Price, to prospective Securities holders in deposit accounts held, directly or indirectly, Euroclear Finland Ltd .
(vii) Manner in and date on which results of the offer are to be made public:	Results of the offer will be made public via the Distributor within 5 Business Days after the end of the Offer Period.
(viii) Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised:	N/A
(ix) Categories of prospective investors to which the Securities are offered and whether tranche(s) have been reserved for certain countries:	Offers may be made through the Distributor in Finland to any person. Offers (if any) in other EEA countries will only be made through the Distributor pursuant to an exemption from the obligation under the Prospectus Directive as implemented in such countries to publish a prospectus.
(x) Process for notification to applicants of the amount allotted and indication whether dealing may begin before notification is made:	Applicants will be notified directly by the Distributor of the success of their application. No dealings in the Securities may take place prior to the Issue Date.
(xi) Amount of any expenses and taxes specifically charged to the subscriber or purchaser:	Apart from the Offer Price, the Issuer is not aware of any expenses and taxes specifically charged to the subscriber or purchaser. Prior to making any investment decision, investors should seek professional independent advice as they seem necessary.

(xii) Name(s) and address(es), to the extent known to the Issuer, of the placers in the various countries where the offer takes place:	FIM Bank Ltd (the “ Distributor ”) Pohjoisesplanadi 33 A FI-00100 Helsinki Finland
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Schedule

i	Share _i	Bloomberg Code	Weight _i	Exchange	Related Exchange
1	Market Vectors Indonesia Index	IDX UP	25%	NYSE Arca	All Exchanges
2	iShares MSCI Mexico	EWX UP	25%	NYSE Arca	All Exchanges
3	iShares MSCI South Korea Index	EWY UP	25%	NYSE Arca	All Exchanges
4	iShares MSCI Turkey	TUR UP	25%	NYSE Arca	All Exchanges