

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

EUR 8,899,000 Equity Linked Notes due 13 April 2016 (the “Notes”)

Series GSN30092

under the Global Structured Securities Programme

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 the Directive 2003/71/EC 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 6 August 2010, as supplemented and amended from time to time, which constitutes a base prospectus (the “Base Prospectus”) for the purpose of the Directive 2003/71/EC. 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

Final Terms dated 6 April 2011

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

IMPORTANT INFORMATION: Prospective investors considering purchasing the Securities described below must note that the Issuer intends to publish its annual unaudited financial statements for the financial year ended 31 December 2010 on or around 15 February 2011.

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 6 August 2010.

Parties

Issuer:	Barclays Bank PLC
Guarantor:	N/A
Manager[s]:	Barclays Bank PLC
Determination Agent:	Barclays Capital Securities Limited
Issue and Paying Agent:	Skandinaviska Enskilda Banken AB (publ) (the “APK Issue and Paying Agent”)
Stabilising Manager:	N/A
Registrar:	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 PROSPECTUS SEE “PURCHASE AND SALE OF REGISTERED SECURITIES” IN THE 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 “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. 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:	GSN30092
2	Currency:	Euro ("EUR")
3	Notes:	Applicable
	(i) Aggregate Nominal Amount as at the Issue Date:	EUR 8,899,000
	(ii) Specified Denomination:	EUR 1,000
	(iii) Calculation Amount per Security as at the Issue Date:	Specified Denomination
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:	30 March 2011
7	Issue Date:	6 April 2011
8	Redemption Date:	13 April 2016
9	Issue Price:	110 per cent. of the Aggregate Nominal Amount
10	Relevant Stock Exchange[s]:	London Stock Exchange and Helsinki
11	The following Relevant Annex(es) shall apply to the Securities (<i>specify each applicable Relevant Annex</i>):	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	Fall back 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 determined in accordance with the following formula:

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

Where:

“**Participation**” means 135% as determined by the Determination Agent on the Trade Date. The Issuer will cancel the issue of the Notes if, due to market conditions on the Trade Date, it is not possible for the Participation to reach a minimum of 125%

“**SA(t0) or Initial Index Level**” means the arithmetic Average of the Synthetic Asset Value on the Average In Dates

“**SA(T) or Final Index Level**” means the arithmetic Average of the Synthetic Asset Value on the Average Out Dates

“Synthetic Asset Value, **SA(t)**” means the Synthetic Asset Value is defined for all Valuation Dates following the Initial Valuation Date by the formula:

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

and for the avoidance of doubt, the Synthetic Asset Value on the first Average In Date ($SA(t_0)$) will equal 100.

Where:

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

.

“ 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 below:

$$Basket(t_k) = \sum_{i=1}^{i=10} Weight_i \times S_i(t_k) / S_i(t_0)$$

“ $S_i(t_k)$ ” is the level of $Share_i$ on Valuation Date t_k at the relevant Valuation Time

“ $C(t_k)$ ” means the Cash Value on Valuation Date t_k .

“ $S_i(t_0)$ ” is the level of $Share_i$ on the Initial Valuation Date at the relevant Valuation Time

“Cash Value” means for all relevant Valuation Dates t_k , the Cash 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 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 deposit in U.S. Dollars for a period of 3 month 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 = day count fraction from Valuation Dates t_{k-1} to t_k on Act/360 Basis

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% :

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

Rebalancing Event:

In the following discussing 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 Threshold (0%) 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 on such Valuation Date, 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:

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

where:

"r(t_j)" is the continuously compounded daily return of the Basket, 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:

$$\text{Basket}(t_k) = \sum_{i=1}^{i=10} \text{Weight}_i \times S_i(t_k) / S_i(t_0)$$

where

“S_i(t_k)” is the level of Share_i on Valuation Date t_k at the relevant Valuation Time

“S_i(t₀)” is the level of Share_i on Initial Valuation Date at the relevant Valuation Time

“Target Volatility” means 14%

	(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 as described in the Schedule (together “Basket of Shares”)

(ii)	Exchange[s]:	In respect of each Share, as described in the Schedule
(iii)	Related Exchange[s]:	In respect of each Share, as described in the Schedule
(iv)	Exchange Rate:	N/A
(v)	Weighting for each Reference Asset comprising the Basket of Reference Assets:	In respect of each Share, as described in the Schedule
(vi)	Initial Price of each Reference Asset:	" $S_i(t_0)$ " is the level of Share _i on Initial Valuation Date at the relevant 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_{i-1} is the Valuation Date preceding t_i and t_{i+1} is the Valuation Date following t_i . Where "Final Valuation Date" means 30 March 2016
(x)	Valuation Time:	As defined in the Equity Linked Annex
(xi)	Averaging:	Applicable
	(a) Averaging Dates:	" Average Out Dates " means 1 April 2015, 1 May 2015, 1 June 2015, 1 July 2015, 3 August 2015, 1 September 2015, 1 October 2015, 2 November 2015, 1 December 2015, 4 January 2016, 1 February 2016, 1 March 2016 and 30 March 2016 "Average In Dates" means 30 March 2011, 2 May 2011, 31 May 2011 and 30 June 2011 (total of 4 average in Dates)
	(b) Consequence of an Averaging Date being a Disrupted Day:	Postponement
(xii)	Additional Disruption Event in respect of Share Linked Securities:	N/A
(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	Proprietary Index Linked Securities:	N/A
43	Bond Linked Securities:	N/A
44	Mutual Fund Linked Securities:	N/A

Provisions relating to Settlement

45	Minimum Settlement Amount:	EUR 1,000
46	Settlement in respect of VP Notes, APK Registered Securities, Dutch Securities, Italian 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.
47	Additional provisions relating to Taxes and Settlement Expenses:	N/A

Definitions

48	Business Day:	As defined in Condition 24 of the Base Conditions
49	Additional Business Centre(s):	Helsinki

Selling restrictions and provisions relating to certification

50	Non-US Selling Restrictions:	As described in the Base Prospectus
51	Applicable TEFRA exemption:	N/A

General

52	Business Day Convention:	Modified Following
53	Relevant Clearing System[s]:	Euroclear Finland Ltd
54	If syndicated, names of Managers:	N/A
55	Details relating to Partly Paid Securities:	N/A
56	Relevant securities codes:	ISIN: FI4000020763
57	Modifications to the Master Subscription Agreement and/or Agency Agreement:	N/A
58	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 | London
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 London Stock Exchange's Regulated Market. The Issuer intends to also apply for the Securities to be admitted to trading on the regulated market of the NASDAQ OMX exchange on or around the Issue Date. No assurance is given that any such application, if made, will be successful.

The Regulated Markets of the London Stock Exchange and of NASDAQ OMX are regulated markets for the purposes of Directive 2004/39/EC |
| (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: | EUR 8,899,000 |
| (iii) | Estimated total expenses: | N/A |

6 FIXED RATE SECURITIES ONLY - YIELD

- | | |
|----------------------|-----|
| Indication of 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 and future performance and each Share can be obtained on the relevant Bloomberg Code as described in the Schedule

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

The table below shows the Redemption Amount for different scenarios, based on a holding of .EUR 1,000.00.

Change for the Reference Asset	30%	0%	-30
Change in the Reference Asset for purposes of calculating Final Cash Settlement Amount, assuming indicative participation rate of 135% (which may be higher or lower but will be fixed prior to the Issue Date):	40.50%	0%	-40.50%
Amount invested (including premium and estimated brokerage fees):	EUR 1,120.00	EUR 1,120.00	EUR 1,120.00
Increase in value:	EUR 405.00	EUR 0	-EUR 405.00
Final Cash Settlement Amount:	EUR 1,225.00	EUR 1,000.00	EUR 1,000.00
Effective yearly return (including estimated brokerage fees and the extra premium paid):	4.64%	-2.24%	-2.24%

9 PERFORMANCE OF RATES OF EXCHANGE AND EXPLANATION OF EFFECT ON VALUE OF INVESTMENT

N/A

10 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):

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 Notes.

Delivery:	Delivery against payment
Names and addresses of additional Paying Agents(s) (if any) and Swedish Issue and Paying Agent:	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

11 OFFER INFORMATION

Offer Price:	EUR 1,100 per Note
Offer Period:	The Offer Period shall be from and including 14 February 2011 to and including 18 March 2011.
Conditions to which the offer is subject:	<p>Offers of the Notes made prior to the Issue Date are conditional on their issue. There is no pre-identified allotment criteria. Barclays Bank PLC will adopt allotment criteria that ensures equal treatment of prospective investors. All of the Notes 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 Notes allocated to it during the Offer Period.</p> <p>The Issuer reserves the right to withdraw the offer of the Notes at any time on or prior to the end of the Offer Period.</p> <p>For the avoidance of doubt, if any application has been made by the potential investor, each such potential investor shall not be entitled to subscribe or otherwise acquire the Notes and any applications will be automatically cancelled and any purchase money will be refunded to the applicant.</p>

Description of the application process:	Applications for the Notes can be made in Finland through the Distributor. Distribution will be in accordance with the Distributor's usual procedures.
Description of possibility to reduce subscriptions and manner for refunding excess amount paid by applicants:	N/A
Details of the minimum and/or maximum amount of application:	The minimum amount of application per investor will be EUR3,000 in nominal amount of the Notes.
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.
Details of the method and time limits for paying up and delivering the Notes:	<p>The total payment of the Offer Price of the Notes must occur on 30 March 2011 to the Distributor's office having received the subscription.</p> <p>The Notes will be made available on a free delivery after payment basis: the Issuer estimates that the Notes will be delivered through the Distributor, subsequent to payment of the Offer Price, to prospective Notes holders in deposit accounts held, directly or indirectly, by the Distributor at Euroclear Finland Ltd.</p>
Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised:	N/A
Categories of potential investors to which the Notes are offered and whether tranche(s) have been reserved for certain countries:	<p>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.</p> <p>Applicants will be notified directly by the Distributor of the success of their application. No dealings in the Notes may take place prior to the Issue Date.</p>
Process for notification to applicants of the amount allotted and the indication whether dealing may begin before notification is made:	
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.

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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A distribution fee will be paid to a third party. The amount of this fee paid by the Bank will approximately be 0.9% p.a. of the investment. Purchasers of Notes should request details of any such distribution fee from the Distributor before purchase.

Schedule					
i	Index _i /Share _i	Bloomberg Code	Weight _i	Exchange	Related Exchange
1	iShares MSCI Chile	ECH UP	10%	New York	All Exchanges
2	Market Vectors Indonesia Index	IDX UP	10%	New York	All Exchanges
3	iShares MSCI Malaysia	EWM UP	10%	New York	All Exchanges
4	iShares MSCI Mexico	EWX UP	10%	New York	All Exchanges
5	iShares MSCI All Peru	EPU UP	10%	New York	All Exchanges
6	iShares South Africa Index	EZA UP	10%	New York	All Exchanges
7	iShares MSCI South Korea Index	EWY UP	10%	New York	All Exchanges
8	iShares MSCI Thailand	THD UP	10%	New York	All Exchanges
9	iShares MSCI Turkey	TUR UP	10%	New York	All Exchanges
10	Market Vectors Vietnam Index	VNM UP	10%	New York	All Exchanges