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### CALCULATION OF REGISTRATION FEE

<i>Title of Each Class of Securities Offered</i>	<i>Maximum Aggregate Offering Price</i>	<i>Amount of Registration Fee(1)</i>
Global Medium-Term Notes, Series A	\$1,000,000	\$136.40

Calculated in accordance with Rule 457(r) of the Securities Act of 1933.



**December 2012**

Final Terms No. 76  
Registration Statement No. 333-169119  
Dated December 14, 2012  
Filed pursuant to Rule 424(b)(2)

## INTEREST RATE STRUCTURED INVESTMENTS

### Fixed Rate Step-Up Callable Notes due January 3, 2030

Subject to early redemption and as further described below, interest will accrue and be payable on the Notes semi-annually, in arrears, at the rates described below under "Interest Rate". All payments on the Notes, including the repayment of principal, are subject to the creditworthiness of Barclays Bank PLC. The Notes are not, either directly or indirectly, an obligation of or guaranteed by any third party, and any payment to be made on the Notes, including the repayment of principal at maturity, depends on the ability of Barclays Bank PLC to satisfy its obligations as they come due.

#### SUMMARY TERMS

<b>Issuer:</b>	Barclays Bank PLC
<b>Principal Amount:</b>	\$1,000,000
<b>Issue Price:</b>	Variable Price Re-Offer
<b>Original Trade Date:</b>	December 14, 2012
<b>Original Issue Date:</b>	January 3, 2013
<b>Maturity Date:</b>	January 3, 2030, subject to Redemption at the Option of the Company (as set forth below).
<b>Interest Rate Type:</b>	Fixed Rate
<b>Day Count Convention:</b>	30/360
<b>Interest Rate:</b>	For each Interest Period commencing on or after the Original Issue Date, to but excluding January 3, 2021, the interest rate per annum will be equal to: 3.00%
	For each Interest Period commencing on or after January 3, 2021, to but excluding January 3, 2024, the interest rate per annum will be equal to: 4.00%.
	For each Interest Period commencing on or after January 3, 2024, to but excluding January 3, 2027, the interest rate per annum will be equal to: 5.00%.
	For each Interest Period commencing on or after January 3, 2027, to but excluding the Maturity Date, the interest rate per annum will be equal to: 6.00%.
<b>Business Day:</b>	New York; London.
<b>Business Day Convention:</b>	Following, Unadjusted
<b>Interest Payment Dates:</b>	o Monthly,                      o Quarterly,                      x Semi-Annually,                      o Annually,
	payable in arrears on the 3 <sup>rd</sup> day of each January and July, commencing on July 3, 2013 and ending on the Maturity Date or the Early Redemption Date, if applicable.

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**Redemption at the Option of the**

**Company:**

We may redeem your Notes, in whole or in part, at the Redemption Price set forth below, on any Interest Payment Date beginning on January 3, 2014, provided we give at least five business days' prior written notice to the trustee. If we exercise our redemption option, the Interest Payment Date on which we so exercise will be referred to as the "Early Redemption Date".

**Redemption Price:**

If we exercise our redemption option, you will receive on the Early Redemption Date 100% of the principal amount of the Notes, together with any accrued and unpaid interest to but excluding the Early Redemption Date (subject to the creditworthiness of the Issuer).

**Settlement:**

DTC; Book-entry; Transferable.

**Denominations:**

Minimum denominations of US\$1,000 and integral multiples of US\$1,000 thereafter.

**CUSIP:**

06741TLU9

**ISIN:**

US06741TLU96

**Listing:**

We do not intend to list the Notes on any U.S. securities exchange or quotation system.

**Calculation Agent:**

Barclays Bank PLC

Barclays Capital Inc. has agreed to purchase the Notes from us at 100% of the principal amount minus a commission equal to \$22.50 per \$1,000 principal amount, or 2.25%, resulting in aggregate proceeds to Barclays Bank PLC of \$977,500. Barclays Capital Inc. proposes to offer the Notes from time to time for sale in negotiated transactions, or otherwise, at varying prices to be determined at the time of each sale. Barclays Capital Inc. may also use all or a portion of its commissions on the Notes to pay selling concessions or fees to other dealers.

YOU SHOULD READ THIS DOCUMENT TOGETHER WITH THE RELATED PROSPECTUS SUPPLEMENT AND PROSPECTUS, EACH OF WHICH CAN BE ACCESSED VIA THE HYPERLINKS BELOW BEFORE YOU MAKE AN INVESTMENT DECISION.

[Prospectus dated August 31, 2010](#)  
[Prospectus Supplement dated May 27, 2011](#)

See "Additional Terms of the Notes" on page 3 of this pricing supplement. The Notes will have the terms specified in the prospectus dated August 31, 2010, the prospectus supplement dated May 27, 2011 and this pricing supplement. See "Risk Factors" on page 3 of this pricing supplement and "Risk Factors" beginning on page S-6 of the prospectus supplement for risks related to investing in the Notes.

We may use this pricing supplement in the initial sale of Notes. In addition, Barclays Capital Inc. or another of our affiliates may use this pricing supplement in market resale transactions in any Notes after their initial sale. *Unless we or our agent informs you otherwise in the confirmation of sale, this pricing supplement is being used in a market resale transaction.*

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## Fixed Rate Step-Up Callable Notes due January 3, 2030

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**Neither the Securities and Exchange Commission nor any state securities commission has approved or disapproved of the Notes or determined that this pricing supplement is truthful or complete. Any representation to the contrary is a criminal offense.**



## Additional Terms of the Notes

You should read this pricing supplement together with the prospectus dated August 31, 2010, as supplemented by the prospectus supplement dated May 27, 2011 relating to our Global Medium-Term Notes, Series A, of which these Notes are a part. This pricing supplement, together with the documents listed below, contain the terms of the Notes and supersede all prior or contemporaneous oral statements as well as any other written materials including preliminary or indicative pricing terms, correspondence, trade ideas, structures for implementation, sample structures, brochures or other educational materials of ours. You should carefully consider, among other things, the matters set forth in "Risk Factors" in the prospectus supplement and the index supplement as the Notes involve risks not associated with conventional debt securities. We urge you to consult your investment, legal, tax, accounting and other advisors before you invest in the Notes.

You may access these documents on the SEC website at [www.sec.gov](http://www.sec.gov) as follows (or if such address has changed, by reviewing our filings for the relevant date on the SEC website):

- Prospectus dated August 31, 2010:  
<http://www.sec.gov/Archives/edgar/data/312070/000119312510201448/df3asr.htm>
- Prospectus supplement dated May 27, 2011:  
<http://www.sec.gov/Archives/edgar/data/312070/000119312511152766/d424b3.htm>

Our SEC file number is 333-169119. As used in this pricing supplement, the "Company," "we," "us," or "our" refers to Barclays Bank PLC.

*The Notes constitute Barclays Bank PLC's direct, unconditional, unsecured and unsubordinated obligations, are not deposit liabilities and are not insured by the U.S. Federal Deposit Insurance Corporation or any other governmental agency of the United States, the United Kingdom or any other jurisdiction.*

During the term of these Notes, interest will accrue and be payable on the notes semi-annually, in arrears, at a rate of (i) Years 1 to 8: 3.00% per annum (ii) Years 9 to 11: 4.00% per annum, and (iii) Years 12 to 14: 5.00% per annum, and (iv) Year 15 to 17: 6.00% per annum. All payments on the Notes are subject to the creditworthiness of Barclays Bank PLC.

## Risk Factors

*An investment in the Notes involves significant risks. You should read the risks summarized below in connection with, and the risks summarized below are qualified by reference to, the risks described in more detail in the "Risk Factors" section beginning on page S-6 of the prospectus supplement. We urge you to consult your investment, legal, tax, accounting and other advisors and to invest in the Notes only after you and your advisors have carefully considered the suitability of an investment in the Notes in light of your particular circumstances.*

- § **Early Redemption Risk**—We may redeem the Notes, in whole or in part, on any Interest Payment Date beginning on January 3, 2014. It is more likely that we will redeem the Notes prior to their stated maturity date to the extent that the interest payable on the Notes is greater than the interest that would be payable on other instruments issued by us of comparable maturity, terms and credit rating trading in the market. If the Notes are redeemed, in whole or in part, prior to their stated maturity date, you will receive no further interest payments on the Notes redeemed and may not be able to re-invest the Notes or may have to re-invest the proceeds in a lower rate environment.
- § **Issuer Credit Risk**—The Notes are our unsecured debt obligations, and are not, either directly or indirectly, an obligation of or guaranteed by any third party. Any payment to be made on the Notes, including any payment at maturity, on an interest payment date, or in the event of early redemption depends on the ability of Barclays Bank PLC to satisfy its obligations as they come due. As a result, the actual and perceived creditworthiness of Barclays Bank PLC may affect the market value of the



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## Fixed Rate Step-Up Callable Notes due January 3, 2030

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Notes and, in the event we were to default on our obligations, you may not receive your principal amount or any other amounts owed to you under the terms of the Notes.

§ **Certain Built-In Costs Are Likely to Adversely Affect the Value of the Notes Prior to Maturity**—Although you will not receive less than the principal amount of the Notes if you hold the Notes to maturity (subject to Issuer credit risk), the Original Issue Price of the Notes includes the agent's commission and the cost of hedging our obligations under the Notes through one or more of our affiliates. As a result, assuming no change in market conditions or any other relevant factor, the price, if any, at which Barclays Capital Inc. and other affiliates of Barclays Bank PLC will be willing to purchase Notes from you in secondary market transactions may be lower than the Original Issue Price, and any sale prior to the Maturity Date could result in a substantial loss to you.

§ **Potential Conflicts**—We and our affiliates play a variety of roles in connection with the issuance of the Notes, including hedging our obligations under the Notes. In performing these duties, the economic interests of our affiliates of ours are potentially adverse to your interests as an investor in the Notes.

We and our affiliates play a variety of roles in connection with the issuance of the Notes, including hedging our obligations under the Notes. In performing these duties, the economic interests of our affiliates of ours are potentially adverse to your interests as an investor in the Notes. In addition, the Wealth and Investment Management division of Barclays may offer the Notes to its clients and be compensated for doing so. The Wealth and Investment Management division of Barclays, functioning in the United States through Barclays Capital Inc., will be acting as agent for Barclays Bank PLC in connection with the distribution of the Notes to you and, as such, its role may create a potential conflict of interest. The Wealth and Investment Management division of Barclays is not acting as your agent or investment adviser, and is not representing you in any capacity with respect to any purchase of the Structured Investments by you. If you are considering whether to invest in the Notes through the Wealth and Investment Management division of Barclays, Barclays Bank PLC strongly urges you to seek independent financial and investment advice to assess the merits of such investment.

§ **Lack of Liquidity**—The Notes will not be listed on any securities exchange. Barclays Capital Inc. and other affiliates of Barclays Bank PLC intend to make a secondary market for the Notes but are not required to do so, and may discontinue any such secondary market making at any time, without notice. Barclays Capital Inc. may at any time hold unsold inventory, which may inhibit the development of a secondary market for the Notes. Even if there is a secondary market, it may not provide enough liquidity to allow you to trade or sell the Notes easily. Because other dealers are not likely to make a secondary market for the Notes, the price at which you may be able to trade your Notes is likely to depend on the price, if any, at which Barclays Capital Inc. and other affiliates of Barclays Bank PLC are willing to buy the Notes. The Notes are not designed to be short-term trading instruments. Accordingly, you should be able and willing to hold your Notes to maturity.

§ **Many Economic and Market Factors Will Impact the Value of the Notes**—The value of the Notes will be affected by a number of economic and market factors that may either offset or magnify each other, including

- o the time to maturity of the Notes;
- o interest and yield rates in the market generally;
- o a variety of economic, financial, political, regulatory or judicial events; and
- o our creditworthiness, including actual or anticipated downgrades in our credit ratings.

## United States Federal Income Tax Treatment

The following discussion supplements the discussion in the prospectus supplement under the heading "Certain U.S. Federal Income Tax Considerations" and supersedes it to the extent inconsistent therewith. The following discussion (in conjunction with the discussion in the prospectus supplement) summarizes certain of the material U.S. federal income tax consequences of the purchase, beneficial ownership, and disposition of the Notes.

We intend to treat the Notes as indebtedness for U.S. federal income tax purposes and any reports to the Internal Revenue Service (the "IRS") and U.S. holders will be consistent with such treatment, and each holder will agree to treat the Notes as indebtedness for U.S. federal income tax purposes. The discussion that follows is based on this approach.

We intend to take the position that we are deemed to exercise the call option prior to the first interest rate step-up (solely for purposes of determining whether the Notes are issued with "original issue discount" for federal income tax purposes) and, if we do not exercise the call option at such time, the Notes will be deemed to be reissued (solely for purposes of the original issue discount rules) at such time and immediately before each subsequent interest rate step-up for their adjusted issue price. Accordingly, we

December 2012

Page 3

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## Fixed Rate Step-Up Callable Notes due January 3, 2030

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intend to take the position that the Notes will not be issued with original issue discount for federal income tax purposes and that interest on the Notes will be taxable to a U.S. holder as ordinary interest income at the time it accrues or is received in accordance with the U.S. holder's normal method of accounting for tax purposes. See "Certain U.S. Federal Income Tax Considerations—U.S. Federal Income Tax Treatment of the Notes as Indebtedness for U.S. Federal Income Tax Purposes—Notes Subject to Call or Put Options" in the prospectus supplement.

### 3.8% Medicare Tax On "Net Investment Income"

Beginning in 2013, U.S. holders that are individuals, estates, and certain trusts will be subject to an additional 3.8% tax on all or a portion of their "net investment income," which may include the interest payments and any gain realized with respect to the Notes, to the extent of their net investment income that, when added to their other modified adjusted gross income, exceeds \$200,000 for an unmarried individual, \$250,000 for a married taxpayer filing a joint return (or a surviving spouse), or \$125,000 for a married individual filing a separate return. U.S. holders should consult their advisors with respect to their consequences with respect to the 3.8% Medicare tax.

### Information Reporting

Holders that are individuals (and, to the extent provided in future regulations, entities) may be required to disclose information about their Notes on IRS Form 8938—"Statement of Specified Foreign Financial Assets" if the aggregate value of their Notes and their other "specified foreign financial assets" exceeds \$50,000. Significant penalties can apply if a holder fails to disclose its specified foreign financial assets. We urge you to consult your tax advisor with respect to this and other reporting obligations with respect to your Notes.

### Non-U.S. Holders

Barclays currently does not withhold on interest payments to non-U.S. holders in respect of instruments such as the Notes. However, if Barclays determines that there is a material risk that it will be required to withhold on any such payments, Barclays may withhold on such payments at a 30% rate, unless non-U.S. holders have provided to Barclays an appropriate and valid Internal Revenue Service Form W-8. In addition, non-U.S. holders will be subject to the general rules regarding information reporting and backup withholding as described under the heading "Certain U.S. Federal Income Tax Considerations—Information Reporting and Backup Withholding" in the accompanying prospectus supplement.

## Certain Employee Retirement Income Security Act Considerations

Your purchase of a Note in an Individual Retirement Account (an "IRA"), will be deemed to be a representation and warranty by you, as a fiduciary of the IRA and also on behalf of the IRA, that (i) neither the issuer, the placement agent nor any of their respective affiliates has or exercises any discretionary authority or control or acts in a fiduciary capacity with respect to the IRA assets used to purchase the Note or renders investment advice (within the meaning of Section 3(21)(A)(ii) of the Employee Retirement Income Security Act ("ERISA")) with respect to any such IRA assets and (ii) in connection with the purchase of the Note, the IRA will pay no more than "adequate consideration" (within the meaning of Section 408(b)(17) of ERISA) and in connection with any redemption of the Note pursuant to its terms will receive at least adequate consideration, and, in making the foregoing representations and warranties, you have (x) applied sound business principles in determining whether fair market value will be paid, and (y) made such determination acting in good faith.

For additional ERISA considerations, see "Employee Retirement Income Security Act" in the prospectus supplement.

## Supplemental Plan of Distribution

We have agreed to sell to Barclays Capital Inc. (the "Agent"), and the Agent has agreed to purchase from us, the principal amount of the Notes, and at the price, specified on the cover of this pricing supplement. The Agent has agreed to purchase the Notes from us at 100% of the principal amount minus a commission equal to \$22.50 per \$1,000 principal amount, or 2.25%, resulting in aggregate proceeds to Barclays Bank PLC of \$977,500. Barclays Capital Inc. proposes to offer the Notes from time to time for sale in negotiated transactions, or otherwise, at varying prices to be determined at the time of each sale. Barclays Capital Inc. may also use all or a portion of its commissions on the Notes to pay selling concessions or fees to other dealers including Morgan Stanley Smith Barney LLC.

December 2012

Page 4

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**Fixed Rate Step-Up Callable Notes due January 3, 2030**

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We expect that delivery of the Notes will be made against payment for the Notes on or about the issue date indicated on the cover of this pricing supplement, which will be the third business day following the expected original trade date (this settlement cycle being referred to as "T+3"). See "Plan of Distribution" in the prospectus supplement.

December 2012

Page 5

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