



UOB Structured Deposit – Champion Deposit Tranche B (SGD)

Product Summary

Matured on 6 September 2011

Guaranteed interest payable at the end of Year 1	6.2% of principal								
Condition for Trigger Event	Trigger Event occurs if on certain specified dates [^] , the Average Performance of the 3 Investment Style Portfolios exceeds or equals the Trigger Level.								
Consequences of a Trigger Event	Upon the occurrence of a Trigger Event, UOB will early redeem Champion Deposit and pay the applicable Trigger Bonus Interest.								
Specified dates* when Trigger Event may occur	End of Year 2 End of Year 3 End of Year 4								
Trigger Level	31%								
Trigger Bonus Interest = Trigger Bonus Rate x Deposit Amount	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Trigger Event occurs at</th> <th>Trigger Bonus Rate</th> </tr> </thead> <tbody> <tr> <td>End of Year 2</td> <td>8%</td> </tr> <tr> <td>End of Year 3</td> <td>9%</td> </tr> <tr> <td>End of Year 4</td> <td>10%</td> </tr> </tbody> </table>	Trigger Event occurs at	Trigger Bonus Rate	End of Year 2	8%	End of Year 3	9%	End of Year 4	10%
Trigger Event occurs at	Trigger Bonus Rate								
End of Year 2	8%								
End of Year 3	9%								
End of Year 4	10%								
Maturity Bonus Interest payable if Trigger Event does not occur	Final Return of Best of 3 Portfolios x Participation Rate x Deposit Amount. If the Final Return is zero or negative, there will be no Maturity Bonus Interest payable.								
Participation Rate	30%								
Maximum Tenor if Trigger Event does not occur	4 years, 11 months								
Minimum Effective Interest Rate (assuming no other interest is paid for the maximum tenor)	1.29% p.a.								

Note: The performance of any Investment Style Portfolio is calculated using the weighted average semi-annual performance of the underlying Assets measured against the Initial Valuation Date. All undefined capitalised terms shall have the meaning given to them in the termsheets.

[^] Please refer to the term sheet for the actual dates.

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Return Tracker

Performance on Valuation Date(10), 26 August 2011

Assets	Bloomberg Ticker*	Weight of Asset in each Basket	Initial Price, 2 Oct 06	Valuation Date(1), 2 Apr 07	Valuation Date(2), 2 Oct 07	Valuation Date(3), 2 Apr 08	Valuation Date(4), 29 Sep 08	Valuation Date(5), 2 Apr 09	Valuation Date(6), 29 Sep 09	Valuation Date(7), 5 Apr 10	Valuation Date(8), 29 Sep 10	Valuation Date(9), 4 Apr 11	Valuation Date(10), 26 Aug 11	Average Price	Percentage Change
Equity Basket															
Dow Jones Tiger Titans 50 Index	DJTGR Index	50% in Equity Basket	387.14	430.2	570.09	495.93	372.51	292.68	427.43	448.35	458.26	526.49	432.07	445.40	15.0491%
Nikkei 225 Index	NKY Index	50% in Equity Basket	16254.29	17028.41	17046.78	13189.36	11743.61	8719.78	10100.2	11339.3	9559.38	9718.89	8797.78	11724.35	-27.8692%
Currency Basket															
EUR/USD (in # of USD per EUR)	USCFEURO Index	1/3 in Currency Basket	1.2744	1.3374	1.4163	1.5618	1.4381	1.3392	1.4549	1.3396	1.3611	1.424	1.4402	1.4113	10.7392%
JPY/USD (in # of USD per 100 JPY)	USCFJY Index	1/3 in Currency Basket	0.8499	0.8497	0.8633	0.9730	0.9515	1.0033	1.1114	1.0628	1.1955	1.1910	1.3044	1.0506	23.6148%
AUD/USD (in # of USD per AUD)	USCFAUD Index	1/3 in Currency Basket	0.7484	0.8166	0.8846	0.9134	0.8125	0.7125	0.8717	0.9225	0.9723	1.0377	1.0492	0.8993	20.1631%
Commodity Basket															
Zinc (in USD per tonne)	LOZSDY Comdty	40% in Commodity Basket	3401	3205.5	3056	2281	1682.5	1303	1866.5	2370	2187	2408.5	2212	2257.20	-33.6313%
Copper (in USD per tonne)	LOCADY Comdty	40% in Commodity Basket	7605.5	6916	8161	8464	6590	4110.5	5934.5	7881	8016.5	9420	9090.5	7458.40	-1.9341%
Aluminium (in USD per tonne)	LOAHDY Comdty	20% in Commodity Basket	2558	2735.5	2441	2900	2410	1381	1782.5	2330	2293.5	2610.5	2329	2321.30	-9.2533%

* Bloomberg ticker is for reference only. Fixing Value for each Asset will be based on the price source specified in the termsheet and the confirmation.

† Please be informed that there was a printing error (transposition error) in the Initial Value of the Nikkei 225 Index in the Confirmation Letter sent to all depositors. The correct official closing level of Nikkei 225 Index on 2 Oct 06 is 16,254.29 (instead of 16,524.29) which was printed on the Confirmation Letter.

The Federal reserve Bank of New York has discontinued the publication of foreign exchange rates on 31 Dec 08. Kindly refer to the link: <http://www.ny.frb.org/newsevents/news/markets/2008/an081222.html>. As such, the fixing value of EUR/USD, JPY/USD & AUD/USD after 31 Dec 08 will be based on the 2.15pm (ECB time) buying price for that day as published by the European Central Bank (<http://www.ecb.int>).

Note:

Since the JPY/USD & AUD/USD are not directly published by the European Central Bank, these rates shall be calculated as follows:

- JPY/USD (in number of USD per 100 JPY) shall be calculated as the EUR/USD rate (in number of USD per EUR) divided by the EUR/JPY (in number of JPY per EUR), multiply by 100;
- AUD/USD (in number of USD per AUD) shall be calculated as the EUR/USD rate (in number of USD per EUR) divided by the EUR/AUD (in number of AUD per EUR).

Performance on Valuation Date(10), 26 August 2011

3 Asset Classes

Equity Return	(50% DJTGR Index, 50% NYK Index)	:	-6.4101%
Currency Return	(1/3 x EUR/USD, 1/3 x JPY/USD, 1/3 AUD/USD)	:	18.1723%
Commodity Return	(40% Zinc, 40% Copper, 20% Aluminium)	:	-16.0768%

3 Investment Style Portfolios

Aggressive Equity	60% x Equity + 10% x Currency + 30% x Commodity	:	-6.8519%
Balanced	(1/3 x Equity, 1/3 x Currency, 1/3 x Commodity)	:	-1.4382%
Commodity Biased	15% x Equity + 15% x Currency + 70% x Commodity	:	-9.4894%

Average of (Aggressive Equity, Balanced, Commodity-Biased) : -5.9265%

Maturity bonus (30% x Max (Aggressive Equity, Balanced, Commodity-Biased)) : -0.4315% (set to 0)

Total Guaranteed Interest of 6.2% paid on 8 October 2007