

## UOB Structured Deposit – Champion Deposit Tranche B (USD) Product Summary

| <b>Guaranteed interest payable at the end of Year 1</b>   | 6.8% of principal  |                         |                    |               |     |               |     |
|---|--|-------------------------|--------------------|---------------|-----|---------------|-----|
| <b>Condition for Trigger Event</b>  | Trigger Event occurs if on certain specified dates <sup>^</sup> , the Average Performance of the 3 Investment Style Portfolios exceeds or equals the Trigger Level.  |                         |                    |               |     |               |     |
| <b>Consequences of a Trigger Event</b>  | Upon the occurrence of a Trigger Event, UOB will early redeem Champion Deposit and pay the applicable Trigger Bonus Interest.  |                         |                    |               |     |               |     |
| <b>Specified dates* when Trigger Event may occur</b>  | End of Year 2<br>End of Year 3   |                         |                    |               |     |               |     |
| <b>Trigger Level</b>  | 18%  |                         |                    |               |     |               |     |
| <b>Trigger Bonus Interest = Trigger Bonus Rate x Deposit Amount</b>                               | <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>10%</td> </tr> <tr> <td>End of Year 3</td> <td>14%</td> </tr> </tbody> </table> | Trigger Event occurs at | Trigger Bonus Rate | End of Year 2 | 10% | End of Year 3 | 14% |
| Trigger Event occurs at   | Trigger Bonus Rate   |                         |                    |               |     |               |     |
| End of Year 2   | 10%  |                         |                    |               |     |               |     |
| End of Year 3   | 14%  |                         |                    |               |     |               |     |
| <b>Maturity Bonus Interest payable if Trigger Event does not occur</b>                            | Final Return of Best of 3 Portfolios x Participation Rate x Deposit Amount.<br>If the Final Return is zero or negative, there will be no Maturity Bonus Interest payable.  |                         |                    |               |     |               |     |
| <b>Participation Rate</b>   | 80%  |                         |                    |               |     |               |     |
| <b>Maximum Tenor if Trigger Event does not occur</b>  | 4 years  |                         |                    |               |     |               |     |
| <b>Minimum Effective Interest Rate (assuming no other interest is paid for the maximum tenor)</b> | 1.74% 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.

<sup>^</sup> Please refer to the term sheet for the actual dates.

## UOB Structured Deposit – Champion Deposit Tranche B (USD)

### Return Tracker

Matured on 6 October 2010

| Assets                            | Bloomberg Ticker* | Weight of Asset in each Basket | Initial Price, 2 Oct 2006 | Valuation Date(1), 2 Apr 2007 | Valuation Date(2), 2 Oct 2007 | Valuation Date(3), 2 Apr 2008 | Valuation Date(4), 29 Sep 2008 | Valuation Date(5), 2 Apr 2009 | Valuation Date(6), 29 Sep 2009 | Valuation Date(7), 5 Apr 2010 | Valuation Date(8), 29 Sep 2010 | Average Price | Percentage Change |
|-----------------------------------|-------------------|--------------------------------|---------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-------------------------------|--------------------------------|-------------------------------|--------------------------------|---------------|-------------------|
| <b>Equity Basket</b>              |                   |                                |                           |                               |                               |                               |                                |                               |                                |                               |                                |               |                   |
| 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                         | 436.93        | 12.8613%          |
| 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                        | 12340.85      | -24.0763%         |
| <b>Currency Basket</b>            |                   |                                |                           |                               |                               |                               |                                |                               |                                |                               |                                |               |                   |
| 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                         | 1.4061        | 10.3304%          |
| 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                         | 1.0013        | 17.8164%          |
| 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                         | 0.8633        | 15.3475%          |
| <b>Commodity Basket</b>           |                   |                                |                           |                               |                               |                               |                                |                               |                                |                               |                                |               |                   |
| Zinc (in USD per tonne)           | LOZSDY Comdty     | 40% in Commodity Basket        | 3401                      | 3205.5                        | 3056                          | 2281                          | 1682.5                         | 1303                          | 1866.5                         | 2370                          | 2187                           | 2243.94       | -34.0212%         |
| Copper (in USD per tonne)         | LOCADY Comdty     | 40% in Commodity Basket        | 7605.5                    | 6916                          | 8161                          | 8464                          | 6590                           | 4110.5                        | 5934.5                         | 7881                          | 8016.5                         | 7009.19       | -7.8405%          |
| Aluminium (in USD per tonne)      | LOAHDY Comdty     | 20% in Commodity Basket        | 2558                      | 2735.5                        | 2441                          | 2900                          | 2410                           | 1381                          | 1782.5                         | 2330                          | 2293.5                         | 2284.19       | -10.7042%         |

\* 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 Final Valuation Date(8), 29 September 2010**

**3 Asset Classes**

|                  |   |   |           |
|------------------|---|---|-----------|
| Equity Return    | (50% DJTGR Index, 50% NYK Index )           | : | -5.6075%  |
| Currency Return  | (1/3 x EUR/USD, 1/3 x JPY/USD, 1/3 AUD/USD) | : | 14.4981%  |
| Commodity Return | (40% Zinc, 40% Copper, 20% Aluminium)       | : | -18.8855% |

**3 Investment Style Portfolios**

|                   |   |   |           |
|-------------------|---|---|-----------|
| Aggressive Equity | 60% x Equity + 10% x Currency + 30% x Commodity | : | -7.5804%  |
| Balanced          | (1/3 x Equity, 1/3 x Currency, 1/3 x Commodity) | : | -3.3317%  |
| Commodity Biased  | 15% x Equity + 15% x Currency + 70% x Commodity | : | -11.8863% |

**Average of (Aggressive Equity, Balanced, Commodity-Biased) : -7.5994%**

**Maturity bonus (80% x Max (Aggressive Equity, Balanced, Commodity-Biased)) : -2.6653% (set to 0)**

**Guaranteed Interest of 6.8% was paid on 8 October 2007**