

UOB Structured Deposit – Triple Peak

Return Tracker

Maturity Performance, 16 October 2009

Underlying Index (j)	Bloomberg Code	Initial Price, 23 Oct 2006	Valuation Date(1), 23 Oct 2007	Valuation Date(2), 23 Oct 2008	Valuation Date(3), 16 Oct 09
Hang Seng China Enterprises Index ("HSCEI")	HSCEI Index	7449.25	(Best Performing Asset for Year 1)		
			19636.46		
Equity Basket Return			163.6032%		
Gold	GOLDLNP Comdty	582.75	758.25	(Best Performing Asset for Year 2)	
				720	
Commodity Basket Return			30.1158%	23.5521%	
EUR/USD (in # of USD per EUR)	USCFEURO Index	1.2544	1.4248	1.2878	1.4869
	<i>Currency Return</i>		<i>13.5842%</i>	<i>2.6626%</i>	<i>18.5348%</i>
JPY/USD (in # of USD per 100 JPY)	USCFJY Index	0.8381	0.8722	1.0246	1.0965
	<i>Currency Return</i>		<i>4.0711%</i>	<i>22.2515%</i>	<i>30.8357%</i>
AUD/USD (in # of USD per AUD)	USCFAUD Index	0.7576	0.8943	0.6657	0.9171
	<i>Currency Return</i>		<i>18.0438%</i>	<i>-12.1304%</i>	<i>21.0538%</i>
Currency Basket (Equally weighted Return)			11.8997%	4.2613%	23.4747%

Final Valuation Performance, 16 October 2009

Average Return	=	(163.6032% + 23.5521% + 23.4747%) / 3
	=	70.2100%
Maturity Bonus	=	Max (0, PR x Average Return – Total Fixed Interest)
	=	Max (0, 30% x 70.2100% - 6.6%)
	=	14.4630% (paid on 23 October 2009)

UOB Structured Deposit – Triple Peak

Return Tracker

Year 2 Performance Valuation Date(2), 23 October 2008

Underlying Index (j)	Bloomberg Code	Initial Price, 23 Oct 2006	Valuation Date(1), 23 Oct 2007	Valuation Date(2), 23 Oct 2008
Hang Seng China Enterprises Index ("HSCEI")	HSCEI Index	7449.25	(Best Performing Asset for Year 1) 19636.46	
Equity Basket Return			163.6032%	
Gold	GOLDLNPM Comdty	582.75	758.25	(Best Performing Asset for Year 2) 720.00
Commodity Basket Return			30.1158%	23.5521%
EUR/USD (in # of USD per EUR)	USCFEURO Index	1.2544	1.4248	1.2878
	<i>Currency Return</i>		<i>13.5842%</i>	<i>2.6626%</i>
JPY/USD (in # of USD per 100 JPY)	USCFJY Index	0.8381	0.8722	1.0246
	<i>Currency Return</i>		<i>4.0711%</i>	<i>22.2515%</i>
AUD/USD (in # of USD per AUD)	USCFAUD Index	0.7576	0.8943	0.6657
	<i>Currency Return</i>		<i>18.0438%</i>	<i>-12.1304%</i>
Currency Basket (Equally weighted Return)			11.8997%	4.2613%

Year 2 Valuation Date(2), 23 October 2008

Equity Basket Return = 163.6032%

Commodity Basket Return = 23.5521%

Currency Basket (Equally weighted Return) = 4.2613%

Best Performing Asset for Year 1: Equity (HSCEI Index)

Best Performing Asset for Year 2: Commodity (Gold)

UOB Structured Deposit – Triple Peak

Return Tracker

Year 1 Performance Valuation Date(1), 23 October 2007

Underlying Index (j)	Bloomberg Code	Initial Price, 23 Oct 2006	Valuation Date(1), 23 Oct 2007
Hang Seng China Enterprises Index (“HSCEI”)	HSCEI Index	7449.25	(Best Performing Asset for Year 1) 19636.46
Equity Basket Return			163.6032%
Gold	GOLDLNPM Comdty	582.75	758.25
Commodity Basket Return			30.1158%
EUR/USD (in # of USD per EUR)	USCFEURO Index	1.2544	1.4248
	<i>Currency Return</i>		<i>13.5842%</i>
JPY/USD (in # of USD per 100 JPY)	USCFJY Index	0.8381	0.8722
	<i>Currency Return</i>		<i>4.0711%</i>
AUD/USD (in # of USD per AUD)	USCFAUD Index	0.7576	0.8943
	<i>Currency Return</i>		<i>18.0438%</i>
Currency Basket (Equally weighted Return)			11.8997%

Year 1 Valuation Date(1), 23 October 2007

Equity Basket Return = 163.6032%

Commodity Basket Return = 30.1158%

Currency Basket (Equally weighted Return) = 11.8997%

Best Performing Asset for Year 1: Equity