

UOB Structured Deposit – Wealth Deposit Series (1)

Return Tracker

(Matures on 15 January 2013)

Valuation Date (20) Performance, 08 January 2013

Assets	Bloomberg Ticker	Weight of Asset in each Basket	Initial Price, 11 Feb 2008	Valuation Date(1), 9 May 2008	Valuation Date(2), 11 Aug 2008	Valuation Date(3), 11 Nov 2008	Valuation Date(4), 10 Feb 2009	Valuation Date(5), 11 May 2009	Valuation Date(6), 11 Aug 2009	Valuation Date(7), 10 Nov 2009
Equity										
Central Europe Composite Equity EUR Index	CECEEUR Index	50% in Equity Basket	2380.89	2636	2449.08	1397.81	1071.93	1344.35	1613.93	1846.95
Hang Seng China Enterprise Index	HSCEI Index	50% in Equity Basket	12530.6	13662.58	11645.13	7136.92	7814.68	9764.27	11988.79	13367.19
Bond and Currency										
EUR/USD	EURUSD Curncy	20% in Bond and Currency Basket	1.4506	1.5447	1.4958	1.2558	1.2967	1.3574	1.4166	1.4966
AUD/USD	AUDUSD Curncy	20% in Bond and Currency Basket	0.9027	0.9417	0.8869	0.6449	0.6684	0.7611	0.8350	0.9270
Dow Jones CBOT Treasury Index	DJCBTI Index	60% in Bond and Currency Basket	141.34	140.63	140.5	145	154.7	153.31	150.22	154.44
Commodity										
Zinc	LOZSDY Comdty	20% in Commodity Basket	2429	2165.5	1670.5	1080.5	1145.5	1505	1837	2121.5
Copper	LOCADY Comdty	30% in Commodity Basket	7820.5	8400	7460.5	3690.5	3461	4527	6136	6475
WTI Crude Oil (first futures) ("Oil")	CL1 Comdty	50% in Commodity Basket	93.59	125.96	114.45	59.33	37.55	58.50	69.45	79.05

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Equity										
Central Europe Composite Equity EUR Index	CECEEUR Index	50% in Equity Basket	2380.89	1728.43	1961.52	1983.23	2180.23	2187.41	2279.44	1776.95
Hang Seng China Enterprise Index	HSCEI Index	50% in Equity Basket	12530.6	10989.19	11509.22	11943.68	14022.95	12278.6	12962.33	10426.07
Bond and Currency										
EUR/USD	EURUSD Curncy	20% in Bond and Currency Basket	1.4506	1.3675	1.2698	1.3133	1.3945	1.3647	1.4358	1.4267
AUD/USD	AUDUSD Curncy	20% in Bond and Currency Basket	0.9027	0.8674	0.8942	0.9077	1.0160	1.0101	1.0800	1.0198
Dow Jones CBOT Treasury Index	DJCBTI Index	60% in Bond and Currency Basket	141.34	156.06	158.26	166.45	168.67	160.93	166.97	178.54
Commodity										
Zinc	LOZSDY Comdty	20% in Commodity Basket	2429	1999	2011	2059.5	2510.5	2454	2163	2095.5
Copper	LOCADY Comdty	30% in Commodity Basket	7820.5	6329	6885	7225	8844.5	10000	8935.5	8851
WTI Crude Oil (first futures) ("Oil")	CL1 Comdty	50% in Commodity Basket	93.59	71.89	76.37	80.25	86.72	86.71	103.88	79.3

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Assets	Bloomberg Ticker	Weight of Asset in each Basket	Initial Price, 11 Feb 2008	Valuation Date(15), 9 Nov 2011	Valuation Date(16), 9 Feb 2012	Valuation Date(17), 9 May 2012	Valuation Date(18), 9 Aug 2012	Valuation Date(19), 9 Nov 2012	Valuation Date(20), 8 Jan 2013	Average Price	Percentage Change
Equity											
Central Europe Composite Equity EUR Index	CECEEUR Index	50% in Equity Basket	2380.89	1591.1	1758.03	1565.63	1715.87	1722.51	1863.69	1833.70	-22.9824%
Hang Seng China Enterprise Index	HSCEI Index	50% in Equity Basket	12530.6	10917.7	11669.15	10356.64	9962.17	10454.85	11714.15	11229.31	-10.3849%
Bond and Currency											
EUR/USD	EURUSD Curncy	20% in Bond and Currency Basket	1.4506	1.3633	1.3288	1.295	1.2301	1.2694	1.3086	1.3616	-6.1385%
AUD/USD	AUDUSD Curncy	20% in Bond and Currency Basket	0.9027	1.0227	1.0808	1.0050	1.0569	1.0362	1.0497	0.9356	3.6415%
Dow Jones CBOT Treasury Index	DJCBTI Index	60% in Bond and Currency Basket	141.34	181.69	182.18	184.9	186.87	188.7	186.36	165.27	16.9301%
Commodity											
Zinc	LOZSDY Comdty	20% in Commodity Basket	2429	1946	2108	1936	1845	1860	1977	1924.50	-20.7699%
Copper	LOCADY Comdty	30% in Commodity Basket	7820.5	7672	8520.5	8089	7495.5	7540.5	8050.5	7229.40	-7.5583%
WTI Crude Oil (first futures) ("Oil")	CL1 Comdty	50% in Commodity Basket	93.59	95.74	99.84	96.81	93.36	86.07	93.15	84.72	-9.4786%

*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.

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 & 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 AUD/USD is not directly published by the European Central Bank, it 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).

Valuation Date (20) Performance, 08 January 2013**Assets Classes**

Equity Basket	(50% CECEEUR, 50% HSCEI)	= -16.6836%
Bond and Currency Basket	(60% DJCBTI, 20% EUR/USD, 20% AUD/USD)	= 9.6587%
Commodity Basket	(20% Zinc, 30% Copper, 50% WTI Crude Oil (First future))	= -11.1608%

Investment Style Portfolios

Equity-Biased Portfolio	(55% x Equity + 30% x Commodity + 15% x Bond and Currency)	= -11.0754%
Balanced Portfolio	(Equity + Commodity + Bond and Currency)/3	= -6.0619%
Commodity-Biased Portfolio	(30% Equity + 55% Commodity + 15% Bond and Currency)	= -9.6947%

Average of 3 Investment Style Portfolios = -8.9440%

Maturity Bonus = PR x Final Return of Best-of-3 Portfolios
= 30% x Max (Equity-Biased Portfolio, Balanced Portfolio, Commodity-Biased Portfolio)
= 30% x (-6.0619%)
= -1.8186% (set to 0)

Since the Final Return of Best-of 3 Portfolios is negative, there will be no Maturity Bonus paid on 15 January 2013.

^Please note that the guaranteed interest of 3.09% on the principal was paid on 15 August 2008.