



UOB Structured Deposit – Champion Deposit Tranche A (SGD)

Product Summary

Matured on 11 August 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 style="text-align: center;">Trigger Event occurs at</th> <th style="text-align: center;">Trigger Bonus Rate</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">End of Year 2</td> <td style="text-align: center;">8%</td> </tr> <tr> <td style="text-align: center;">End of Year 3</td> <td style="text-align: center;">9%</td> </tr> <tr> <td style="text-align: center;">End of Year 4</td> <td style="text-align: center;">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.

UOB Structured Deposit – Champion Deposit Tranche A (SGD)

Return Tracker

Matured on 11 August 2011

Performance on Valuation Date(10), 4 August 2011

Assets	Bloomberg Ticker*	Weight of Asset in each Basket	Initial Price, 11 Sep 06	Valuation Date(1), 5 Mar 07	Valuation Date(2), 4 Sep 07	Valuation Date(3), 4 Mar 08	Valuation Date(4), 4 Sep 08	Valuation Date(5), 4 Mar 09	Valuation Date(6), 4 Sep 09	Valuation Date(7), 4 Mar 10	Valuation Date(8), 6 Sep 10	Valuation Date(9), 4 Mar 11	Valuation Date(10), 4 Aug 11	Average Price	Percentage Change
Equity Basket															
Dow Jones Tiger Titans 50 Index	DJTGR Index	50% in Equity Basket	376.46	405.09	493.44	477.26	404.42	235.92	407.36	420.7	438.22	509.14	483.35	427.49	13.5552%
Nikkei 225 Index	NKY Index	50% in Equity Basket	15794.38	16642.25	16420.47	12992.28	12557.66	7290.96	10187.11	10145.72	9301.32	10693.66	9659.18	11589.06	-26.6254%
Currency Basket															
EUR/USD (in # of USD per EUR)	USCFEURO Index	1/3 in Currency Basket	1.2699	1.3094	1.3606	1.521	1.436	1.2555	1.4262	1.3668	1.2744	1.3957	1.4229	1.3769	8.4219%
JPY/USD (in # of USD per 100 JPY)	USCFJY Index	1/3 in Currency Basket	0.8506	0.8620	0.8605	0.9740	0.9280	1.0071	1.0768	1.1309	1.1926	1.2070	1.2565	1.0495	23.3881%
AUD/USD (in # of USD per AUD)	USCFAUD Index	1/3 in Currency Basket	0.751	0.7728	0.8245	0.9227	0.8298	0.6415	0.8432	0.9022	0.9115	1.0120	1.0567	0.8717	16.0705%
Commodity Basket															
Zinc (in USD per tonne)	LOZSDY Comdty	40% in Commodity Basket	3410	3231	2935	2805.5	1815.5	1146	1908	2290	2146	2487	2337	2310.10	-32.2551%
Copper (in USD per tonne)	LOCADY Comdty	40% in Commodity Basket	7608	5811	7301.5	8685	7420	3545	6280	7485.5	7660.5	9970.5	9452	7361.10	-3.2453%
Aluminium (in USD per tonne)	LOAHDY Comdty	20% in Commodity Basket	2498.5	2698.5	2405.5	3111	2638	1302	1816	2203	2148.5	2588	2473	2338.35	-6.4098%

*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, 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), 4 August 2011

3 Asset Classes

Equity Return	(50% x DJTGR, 50% x NIKKEI)	:	-6.5351%
Currency Return	(1/3 x EUR/USD, 1/3 x JPY/USD, 1/3 AUD/USD)	:	15.9602%
Commodity Return	(40% Zinc, 40% Copper, 20% Aluminium)	:	-15.4821%

3 Investment Style Portfolios

Aggressive Equity	(60% x Equity + 10% x Currency + 30% x Commodity)	:	-6.9697%
Balanced	(1/3 x Equity, 1/3 x Currency, 1/3 x Commodity)	:	-2.0190%
Commodity-Biased	(15% x Equity + 15% x Currency + 70% x Commodity)	:	-9.4237%

Maturity bonus (30% x Max (Aggressive Equity, Balanced, Commodity-Biased)) : -0.6057% (set to 0)

Guaranteed Interest of 6.2% on the principal was paid on 11 September 2007.