

UOB Structured Deposit – Abundance Deposit (SGD)

Return Tracker

Matured on 16 January 2012

Assets	Bloomberg Ticker *	Weight of Asset in each Basket	(A)	(B1)	(B2)	(B3)	(B4)	(B5)	(B6)	(B7)	(B8)	(B9)	(B10)	(C) = (B) / 10	(D) = (C) / (A) - 1
			Initial Price, 23 Jan 2007	Valuation Date(1), 23 Jul 2007	Valuation Date(2), 21 Jan 2008	Valuation Date(3), 21 Jul 2008	Valuation Date(4), 21 Jan 2009	Valuation Date(5), 21 Jul 2009	Valuation Date(6), 21 Jan 2010	Valuation Date(7), 21 Jul 2010	Valuation Date(8), 21 Jan 2011	Valuation Date(9), 21 Jul 2011	Valuation Date(10), 09 Jan 2012	Average Price	Percentage Change
Equity Basket															
Nikkei 225 Index	NKY INDEX	75% in Equity Basket	17408.57	17963.64	13325.94	13184.96	7901.64	9652.02	10868.41	9278.83	10274.52	10010.39	8422.26	11088.26	-36.3057%
Dow Jones EuroStoxx 50 Index	SX5E INDEX	25% in Equity Basket	4140.19	4482.75	3703.05	3333.92	2188.43	2519.99	2863.25	2639.52	2970.56	2763.34	2286.45	2975.13	-28.1404%
Real Estate Basket															
Tokyo Stock Exchange REIT INDEX	TSEREIT INDEX	75% in Real Estate Basket	2174.56	2113.72	1594.77	1319.73	823.51	994.92	930.88	907.83	1107	1012.38	844.21	1164.90	-46.4308%
European Public Real Estate Index	EPRA INDEX	25% in Real Estate Basket	3012.87	2569.33	1797.25	1578.52	867.3	996.86	1248	1209.13	1382.09	1450.44	1179.68	1427.86	-52.6080%
Commodity Basket															
Zinc	LOZSDY COMDTY	75% in Commodity Basket	3732	3750.5	2260.5	1821.5	1171.5	1618	2449	1869	2340	2409.5	1855	2154.45	-42.2709%
Aluminium	LOAHDY COMDTY	25% in Commodity Basket	2910	2780	2371.5	2987.5	1325.5	1693	2229.5	1975.5	2390	2474	2061.5	2228.8	-23.4089%

* 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.

Performance on Valuation Date(10), 09 January 2012**Asset Classes**

Equity Return	(75% Nikkei, 25% Eurostoxx)	=	-34.2644%
Real Estate Return	(75% TSE REIT, 25% EPRA)	=	-47.9751%
Commodity Return	(75% Zinc, 25% Aluminium)	=	-37.5554%

4 Investment Style Portfolios

Equity-Biased	(60% x Equity + 10% x Real Estate + 30% x Commodity)	=	-36.6228%
Balanced	(Equity + Real Estate + Commodity) / 3	=	-39.9316%
Commodity-Biased	(10% x Equity + 30% x Real Estate + 60% x Commodity)	=	-40.3522%
Real Estate-Biased	(10% x Equity + 60% x Real Estate + 30% x Commodity)	=	-43.4781%

Average Performance of (4 Investment Style Portfolios) = -40.0962%

Maturity Bonus = Participation Rate x Final Return of Best-of 4 Portfolios
= 30% x Max (4 Investment Style Portfolios)
= 30% x -36.6228%
= -10.9868% (**set to 0%**)

There is no Maturity Bonus Interest.

Total interest paid is 6% (Guaranteed Interest of 6% was paid on 29 January 2008).