



UOB Structured Deposit – Abundance Deposit (USD)

Return Tracker Matured on 28 January 2011

Assets	Bloomberg Ticker*	Weight of Asset in each Basket	(A)	(B1)	(B2)	(B3)	(B4)	(B5)	(B6)	(B7)	(B8)	(C) = (B) / 6	(D) = (C) / (A) -1
			Initial Price, 23 Jan 07	Valuation Date(1), 23 Jul 07	Valuation Date(2), 21 Jan 08	Valuation Date(3), 21 Jul 08	Valuation Date(4), 21 Jan 09	Valuation Date(5), 21 Jul 09	Valuation Date(6), 21 Jan 10	Valuation Date(7), 21 Jul 10	Valuation Date(8), 21 Jan 11	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	11556.25	-33.6175%
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	3087.68	-25.4217%
Real Estate Basket													
TSE 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	1224.05	-43.7107%
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	1456.06	-51.6720%
Commodity Basket													
Zinc (in USD per tonne)	LOZSDY Comdty	75% in Commodity Basket	3732	3750.5	2260.5	1821.5	1171.5	1618	2449	1869	2340	2160.00	-42.1222%
Aluminium (in USD per tonne)	LOAHDY Comdty	25% in Commodity Basket	2910	2780	2371.5	2987.5	1325.5	1693	2229.5	1975.5	2390	2219.06	-23.7436%

*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(8), 21 January 2011

Asset Classes

Equity Return	(75% Nikkei, 25% Eurostoxx)	= -31.5685%
Real Estate Return	(75% TSE REIT, 25% EPRA)	= -45.7010%
Commodity Return	(75% Zinc, 25% Aluminium)	= -37.5275%

4 Investment Style Portfolios

Equity-Biased	(60% x Equity + 10% x Real Estate + 30% x Commodity)	= -34.7695%
Balanced	(Equity + Real Estate + Commodity) / 3	= -38.2657%
Commodity-Biased	(10% x Equity + 30% x Real Estate + 60% x Commodity)	= -39.3837%
Real Estate-Biased	(10% x Equity + 60% x Real Estate + 30% x Commodity)	= -41.8357%

Maturity Bonus = Participation Rate x Final Return of Best-of 4 Portfolios
= 70% x Max (4 Investment Style Portfolios)
= 70% x -34.7695%
= -24.3386% (set to 0)**

Guaranteed Interest of 7% of deposit amount was paid on 1st Interest Payment Date, 29 January 2008