

## UOB Structured Deposit – Titans12 Deposit (USD)

### Return Tracker

Matured on 1 December 2009

Stock Name	Bloomberg Code	Currency	Initial Reference Price (1 Dec 2005)	Observation Date(5)	
				(1 Dec 2009)	Return
Dow Jones Global Titans 50 Index	DJGT		198.2	175.94	-11.2311%
Exxon Mobil Corporation	XOM UN	USD	59.35	76.04	28.1213%
General Electric	GE UN	USD	35.75	16.17	-54.7692%
Microsoft Corporation	MSFT UQ	USD	27.89	30.01	7.6013%
BP Plc	BP/LN	GBP	649.50	586.7	-9.6690%
Citigroup Inc	C UN	USD	48.85	4.10	-91.6070%
Pfizer Inc	PFE UN	USD	21.38	18.85	-11.8335%
Johnson & Johnson	JNJ UN	USD	61.69	63.51	2.9502%
HSBC Holdings plc <sup>4</sup>	HSBA LN	GBP	816.1036	726	-11.0407%
Bank of America	BAC UN	USD	45.88	15.90	-65.3444%
Vodafone Group <sup>2</sup>	VOD LN	GBP	125.6368	140	11.4323%
Altria Group <sup>3</sup>	MO UN	USD	73.00	86.58	18.6009%
Total SA <sup>1</sup>	FP FP	EUR	53.73	42.22	-21.4195%

Worst Performing Share:	Citigroup Inc	-91.6070%
2 <sup>nd</sup> Worst Performing Share:	Bank of America	-65.3444%
3 <sup>rd</sup> Worst Performing Share:	General Electric	-54.7692%
4 <sup>th</sup> Worst Performing Shares	Total SA	-21.4195%
5 <sup>th</sup> Worst Performing Shares:	Pfizer Inc	-11.8335%

Average Return of 5 Worst Performing Share	=	-48.9947%
Index Return	=	-11.2311%

Max (0, 1% + Average Return of 5 Worst Performers – Index Return)

$$= \text{Max} [0, 1\% + (-48.9947\%) - (-11.2311\%)]$$

$$= -36.7636\% \text{ (set to 0)}$$

## UOB Structured Deposit – Titans12 Deposit (USD)

### Return Tracker

Observation Date(4) Performance as at 1 December 2008

Name	Bloomberg Code	Currency	Initial Reference Price (1 Dec 2005)	Observation Date(4)	
				(1 Dec 2008)	Return
Dow Jones Global Titans 50 Index	DJGT		198.20	133.18	-32.8052%
Exxon Mobil Corporation	XOM UN	USD	59.35	74.31	25.2064%
General Electric	GE UN	USD	35.75	15.50	-56.6434%
Microsoft Corp	MSFT UQ	USD	27.89	18.61	-33.2736%
BP Plc	BP/ LN	GBp	649.50	496.00	-23.6336%
Citigroup Inc	C UN	USD	48.85	6.45	-86.7963%
Pfizer Inc	PFE UN	USD	21.38	15.28	-28.5313%
Johnson & Johnson	JNJ UN	USD	61.69	55.33	-10.3096%
HSBC Holdings plc <sup>4</sup>	HSBA LN	GBp	816.10	610.01	-25.2536%
Bank of America	BAC UN	USD	45.88	12.85	-71.9922%
Vodafone Group <sup>2</sup>	VOD LN	GBp	125.64	121.10	-3.6111%
Altria Group <sup>3</sup>	MO UN	USD	73.00	72.63	-0.5094%
Total SA <sup>1</sup>	FP FP	EUR	53.73	38.19	-28.9202%

Worst Performing Share: Citigroup Inc -86.7963%  
 2<sup>nd</sup> Worst Performing Share: Bank of America -71.9922%  
 3<sup>rd</sup> Worst Performing Share: General Electric -56.6434%  
 4<sup>th</sup> Worst Performing Shares: Microsoft Corp -33.2736%  
 5<sup>th</sup> Worst Performing Shares: Total SA\* -28.9202%

Average Return of 5 Worst Performing Share = -55.5251%  
 Index Return = -32.8052%

Max (0, 1% + Average Return of 4 Worst Performers – Index Return)  
 = Max [0, 1% + (-55.5251%) – (-32.8052%)]  
 = -21.7199% (set to 0)

Please note that no Trigger Event has occurred.

## UOB Structured Deposit – Titans12 Deposit (USD)

### Return Tracker

Observation Date(3) Performance as at 3 December 2007

Name	Bloomberg Code	Currency	Initial Reference Price (1 Dec 2005)	Observation Date(3)	
				(3 Dec 2007)	Return
Dow Jones Global Titans 50 Index	DJGT		198.20	240.93	21.5590%
Exxon Mobil Corporation	XOM UN	USD	59.35	88.85	49.7051%
General Electric	GE UN	USD	35.75	36.93	3.3007%
Microsoft Corp	MSFT UQ	USD	27.89	32.93	18.0710%
BP Plc	BP/ LN	GBp	649.50	588.50	-9.3918%
Citigroup Inc	C UN	USD	48.85	33.06	-32.3234%
Pfizer Inc	PFE UN	USD	21.38	23.55	10.1497%
Johnson & Johnson	JNJ UN	USD	61.69	67.71	9.7585%
HSBC Holdings plc <sup>4</sup>	HSBA LN	GBp	816.10	715.89	-12.2798%
Bank of America	BAC UN	USD	45.88	45.47	-0.8936%
Vodafone Group <sup>2</sup>	VOD LN	GBp	125.64	181.80	44.7028%
Altria Group <sup>3</sup>	MO UN	USD	73.00	101.39	38.8897%
Total SA <sup>1</sup>	FP FP	EUR	53.73	54.77	1.9387%

Worst Performing Share: Citigroup Inc -32.3234%  
 2<sup>nd</sup> Worst Performing Share: HSBC Holdings plc -12.2798%  
 3<sup>rd</sup> Worst Performing Share: BP Plc -9.3918%  
 4<sup>th</sup> Worst Performing Shares: Bank of America -0.8936%  
 5<sup>th</sup> Worst Performing Shares: Total SA\* 1.9387%

Average Return of 5 Worst Performing Share = -10.5900%

Index Return = 21.5590%

Max (0, 1% + Average Return of 4 Worst Performers – Index Return)

= Max [0, 1% + (-10.5900%) – 21.5590%]

= -31.1490% (set to 0)

Please note that no Trigger Event has occurred.

## UOB Structured Deposit – Titans12 Deposit (USD)

### Return Tracker

Observation Date(2) Performance as at 1 December 2006

Name	Bloomberg Code	Currency	Initial Reference Price (1 Dec 2005)	Observation Date(2)	
				(1 Dec 2006)	Return
Dow Jones Global Titans 50 Index	DJGT		198.20	225.85	13.9506%
Exxon Mobil Corporation	XOM UN	USD	59.35	77.20	30.0758%
General Electric	GE UN	USD	35.75	35.28	-1.3147%
Microsoft Corp	MSFT UQ	USD	27.89	29.12	4.4102%
BP Plc	BP/ LN	GBp	649.50	567.50	-12.6251%
Citigroup Inc	C UN	USD	48.85	49.38	1.0850%
Pfizer Inc	PFE UN	USD	21.38	27.86	30.3087%
Johnson & Johnson	JNJ UN	USD	61.69	65.97	6.9379%
HSBC Holdings plc <sup>4</sup>	HSBA LN	GBp	816.10	809.57	-0.8009%
Bank of America	BAC UN	USD	45.88	53.50	16.6085%
Vodafone Group <sup>2</sup>	VOD LN	GBp	125.64	132.50	5.4627%
Altria Group <sup>3</sup>	MO UN	USD	73.00	84.00	15.0685%
Total SA <sup>1</sup>	FP FP	EUR	53.73	52.65	-2.0071%

Worst Performing Share: BP Plc -12.6251%  
 2<sup>nd</sup> Worst Performing Share: Total SA\* -2.0071%  
 3<sup>rd</sup> Worst Performing Share: General Electric -1.3147%  
 4<sup>th</sup> Worst Performing Shares: HSBC Holdings plc -0.8009%  
 5<sup>th</sup> Worst Performing Shares: Citigroup Inc 1.0850%

Average Return of 5 Worst Performing Share = -3.1325%  
 Index Return = 13.9506%

Max (0, 1% + Average Return of 4 Worst Performers – Index Return)  
 = Max [0, 1% + (-3.1325%) – 13.9506%]  
 = -16.0831% (set to 0)

Please note that no Trigger Event has occurred.

Guaranteed Interest of 6% was paid on 8 March 2006

### Notice of Corporate Action

#### <sup>1</sup> Total SA

Details:

- Stock split: every 1 share of Total SA will become 4 shares of Total SA after the stock split.
- Spinoff: every 10 shares of Total SA (before stock split) will be entitled to 1 share of Arkema.

Effective Date: 17 May 2006

Adjustment Factor:

$$= 0.25 \times \frac{\text{Closing Price of TotalSA on 17May06} - 0.1 \times \text{Reference Price of Arkema on 17May06}}{\text{Closing Price of TotalSA on 17May06}}$$

$$= 0.25 \times \frac{210 - 2.7}{210} = 0.246786$$

The Initial Reference Price of Total SA is adjusted by multiplying the original Initial Reference Price with the Adjustment Factor.

The adjusted Initial Reference Price of Total SA is EUR217.7 x 0.246786 = EUR53.73

#### <sup>2</sup> Vodafone Group

Details:

- Return of capital: 8 "B" shares @ GBp 15 per share for every 8 Vodafone Ordinary shares held
- Share consolidation: 7-for-8

Effective Date: 31 July 2006

Adjustment Factor:

$$= \frac{\text{Closing Price of Vodafone on 28 July 06} - \text{GBp } 15}{\text{Closing Price of Vodafone on 28 July 06}} \times \frac{8}{7}$$

$$= \frac{119.25 - 15}{119.25} \times \frac{8}{7} = 0.99910$$

Adjustment: The Initial Price of Vodafone shall be adjusted by multiplying the Adjustment Factor to the original Initial Price of GBp 125.75

Initial Reference Price x Adjustment Factor = GBp125.75 x 0.9991 = GBp125.64

Adjusted Initial Price: GBp 125.64

### <sup>3</sup> Altria Group Inc

Details: Spinoff - every 1 share of Altria Group Inc will be entitled to 0.692024 share of Kraft Foods Inc.

Effective Date: 2 April 2007

Adjustment:

- Altria Group will be replaced with a synthetic basket comprising 1 share of Altria Group and 0.692024 share of Kraft Foods Inc (KFT UN).
- The Official Closing Price of Altria Group (Synthetic) will be calculated by the following formula:  
= 1 x Official Closing Price of Altria Group Inc + 0.692024 x Official Closing Price of Kraft Foods Inc

### <sup>4</sup> HSBC Holdings Plc

Details: Rights Issue - Existing shareholders will receive 5 rights issue for every 12 shares of 5 HSBA LN held. The subscription price for each right issued is GBp 254.

Effective Date: 20 March 2009

Adjustment Factor:

$$\begin{aligned} &= \frac{[\text{Subscription Price} \times \text{No. of Rights Entitlement}] + (\text{Closing Price as at 19Mar09} \times 12)}{[\text{No. of Rights Entitlement} + \text{No. of shares held}] \times \text{Closing Price as at 19Mar09}} \\ &= \frac{[(\text{GBp } 254 \times 5) + (\text{GBp } 451.25 \times 12)]}{[(5 + 12) \times \text{GBp } 451.25]} \\ &= 0.87144 \end{aligned}$$

The Initial Reference Price of HSBC Holdings Plc is adjusted by multiplying the original Initial Reference Price with the Adjustment Factor.

The adjusted Initial Reference Price of HSBC Holdings Plc is GBp 936.5 x 0.87144 = GBp 816.1036

No action is required from depositors in respect of the above charges.