

## UOB Structured Deposit – Wealth Deposit Series (2)

### Return Tracker

(Matured on 20 February 2013)

Valuation Date (20), 13 February 2013

Assets	Bloomberg Ticker*	Weight of Asset in each Basket	Initial Price, 18 Mar 2008	Valuation Date(1), 13 Jun 08	Valuation Date(2), 15 Sep 08	Valuation Date(3), 15 Dec 08	Valuation Date(4), 13 Mar 09	Valuation Date(5), 15 Jun 09	Valuation Date(6), 14 Sep 09	Valuation Date(7), 14 Dec 09
<b>Equity</b>										
S&P Global Infrastructure Index	SPGTINE Index	50% in Equity Basket	1439.71	1498.09	1309.2	1024.18	872.08	1047.45	1132.03	1190.71
HSBC Holdings Plc <sup>2</sup>	5 HK Equity	50/3% in Equity Basket	111.4904	115.1018	109.268	77.9692	38.25	68	83.85	91.45
UBS AG <sup>1</sup>	UBSN VX Equity	50/3% in Equity Basket	26.1652	25.58	20.1	14.2	10.8	15.18	18.56	15.83
Bank of America Corporation	BAC UN Equity	50/3% in Equity Basket	38.93	29.78	26.55	14.11	5.76	13.33	16.99	15.63
<b>Bond and Currency</b>										
JPMorgan Global Government Bond Index	JPMGGLBL Index	1/3 in Bond and Currency Basket	438.951	405.418	409.485	438.003	419.221	428.885	461.491	468.214
JPY/USD	JPYUSD Curncy	1/3 in Bond and Currency Basket	1.017915	0.92584	0.94127	1.10522	1.01999	1.02062	1.10270	1.13010
SGD/USD	SGDUSD Curncy	1/3 in Bond and Currency Basket	0.7259	0.7245	0.7006	0.6773	0.6487	0.6852	0.7030	0.7182
<b>Commodity</b>										
Copper	LOCADY Cmdty	1/3 in Commodity Basket	8285	8025	6879	3075.5	3671	5075	6145.5	6920
Wheat (first futures)	W 1 Cmdty	1/3 in Commodity Basket	1164	882	727	520	506.5	575.25	431	525
Soybean (first futures)	S 1 Cmdty	1/3 in Commodity Basket	1307	1560	1179	846	882.5	1197	925	1055

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<b>Equity</b>										
S&P Global Infrastructure Index	SPGTINE Index	50% in Equity Basket	1439.71	1266.27	1263.15	1317.46	1321.2	1316.95	1279.2	1175.39
HSBC Holdings Plc <sup>2</sup>	5 HK Equity	50/3% in Equity Basket	111.4904	80.85	73.85	80.60	81.70	83.00	78.80	61.75
UBS AG <sup>1</sup>	UBSN VX Equity	50/3% in Equity Basket	26.1652	16.36	15.21	18.39	16.14	17.07	15.45	10.91
Bank of America Corporation	BAC UN Equity	50/3% in Equity Basket	38.93	16.85	15.41	13.95	12.54	14.23	10.97	7.00
<b>Bond and Currency</b>										
JPMorgan Global Government Bond Index	JPMGGLBL Index	1/3 in Bond and Currency Basket	438.951	455.234	447.357	478.492	476.322	489.120	505.070	520.681
JPY/USD	JPYUSD Curncy	1/3 in Bond and Currency Basket	1.017915	1.10560	1.08960	1.19350	1.19500	1.22460	1.24740	1.3007
SGD/USD	SGDUSD Curncy	1/3 in Bond and Currency Basket	0.7259	0.7152	0.7170	0.7484	0.7660	0.7887	0.8081	0.8055
<b>Commodity</b>										
Copper	LOCADY Cmdty	1/3 in Commodity Basket	8285	7330	6610	7630	9211	9205.5	8895	8757.5
Wheat (first futures)	W 1 Cmdty	1/3 in Commodity Basket	1164	479.25	451.50	713.75	740.25	700.50	743.00	688.75
Soybean (first futures)	S 1 Cmdty	1/3 in Commodity Basket	1307.00	930.00	951.50	1025.25	1302.50	1329.00	1382.75	1381.25

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Assets	Bloomberg Ticker*	Weight of Asset in each Basket	Initial Price, 18 Mar 2008	Valuation Date(15), 13 Dec 11	Valuation Date(16), 13 Mar 12	Valuation Date(17), 13 Jun 12	Valuation Date(18), 13 Sep 12	Valuation Date(19), 13 Dec 12	Valuation Date(20), 13 Feb 13	Average Return	Percentage Change
<b>Equity</b>											
S&P Global Infrastructure Index	SPGTINE Index	50% in Equity Basket	1439.71	1264.34	1386.09	1322.68	1405.67	1376.81	1397.04	1258.2995	-12.6005%
HSBC Holdings Plc <sup>2</sup>	5 HK Equity	50/3% in Equity Basket	111.4904	59.75	68.80	65.40	70.65	80.25	87.65	77.8470	-30.1761%
UBS AG <sup>1</sup>	UBSN VX Equity	50/3% in Equity Basket	26.1652	11.11	12.77	11.15	12.03	15.08	15.50	15.3710	-41.2540%
Bank of America Corporation	BAC UN Equity	50/3% in Equity Basket	38.93	5.32	8.49	7.50	9.40	10.54	12.17	13.3260	-65.7693%
<b>Bond and Currency</b>											
JPMorgan Global Government Bond Index	JPMGGLBL Index	1/3 in Bond and Currency Basket	438.951	514.149	512.742	519.079	534.803	529.454	511.711	476.2466	8.4965%
JPY/USD	JPYUSD Curncy	1/3 in Bond and Currency Basket	1.017915	1.2847	1.2096	1.2593	1.2913	1.1959	1.0700	1.1456	12.5483%
SGD/USD	SGDUSD Curncy	1/3 in Bond and Currency Basket	0.7259	0.7673	0.7949	0.7820	0.8127	0.8195	0.8077	0.7495	3.2546%
<b>Commodity</b>											
Copper	LOCADY Cmdty	1/3 in Commodity Basket	8285	7586	8530	7397.5	8055.5	8000.5	8221	7261.0250	-12.3594%
Wheat (first futures)	W 1 Cmdty	1/3 in Commodity Basket	1164	591.75	651.50	616.00	879	793	735.5	647.5250	-44.3707%
Soybean (first futures)	S 1 Cmdty	1/3 in Commodity Basket	1307	1118.5	1348.75	1408.25	1743.5	1476.5	1423	1223.2625	-6.4068%

\*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.

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**Valuation Date (20) Performance, 13 February 2013****Assets Classes**

Equity Basket Return	(50% SPGTINE, 50%/3 on Banks)	=	-29.1668%
Bond and Currency Basket	(1/3 JPMGGLBL, 1/3 JPY/USD, 1/3 SGD/USD)	=	8.0998%
Commodity Basket	(1/3 Copper, 1/3 Wheat, 1/3 Soybean)	=	-21.0456%

**Investment Style Portfolios**

Equity-Biased Portfolio	(50% Equity, 20% Bond and Currency, 30% Commodity)	=	-19.2771%
Balanced Portfolio	(20% Equity, 50% Bond and Currency, 30% Commodity)	=	-8.0972%
Commodity-Biased Portfolio	(20% Equity, 30% Bond and Currency, 50% Commodity)	=	-13.9262%

**Average of 3 Investment Style Portfolios** = -13.7668%

Maturity Bonus = PR x Final Return of Best-of-3 Portfolios  
= 30% x Max (Final Return of Best-of-3 Portfolios)  
= 30% x (-8.0972%)  
= -2.4291% (set to 0%)

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**Notice of Corporate Action****<sup>1</sup> UBS AG**

Action: Rights Issue (7 per 20)

Details: Existing shareholders will receive 7 rights issue for every 20 shares for UBS held. The subscription price for each right issued is CHF 21.

Effective Date: 27 May 2008

Adjustment Factor: Share Value prior t corporate action (Closing Price on 26 May 2008): CHF 28.2

$$\frac{CHF28.02 \times 20 + CHF21 \times 7}{27} = CHF26.33333333$$

Share Value after Corporate Action:

$$\frac{CHF26.333333}{CHF28.02} = 0.93380615$$

**Adjustment Factor: Adjusted Initial Price of UBS AG (UBSN VX) = CHF 28.02 x 0.93380615 = CHF 26.1652**

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<sup>2</sup> **HSBC Holdings Plc**

Action: Rights Issue (5 per 12) and fourth Interim dividend of USD 0.10 per ordinary shares. Existing shareholders will receive 5 rights issue for every 12 shares of 5 HK held.

Details: The subscription price for each rights issue is HKD 28. The subscription price is adjusted for the fourth interim dividend of USD 0.10 per ordinary share as new share to be subscribed on exercise of the rights will entitled to ordinary dividend, i.e. adjusted subscription price is HKD 28.78 (being HKD 28 plus HKD 0.78, where the USD/HKD exchange rate of 7.80 is used for the HKD conversion of ordinary dividend USD 0.10).

Adjustment Factor: Share Value prior to corporate action (Closing Price on 11 March 2009) = HKD 38.45

Share Value after corporate action:

$$\frac{\text{HKD } 38.45 \times 12 + \text{HKD } 28.78 \times 5}{17} = \text{HKD } 35.605882$$

$$\frac{\text{HKD } 35.605882}{\text{HKD } 38.45} = 0.9260$$

Effective Date: 12 March 2009

**Adjustment Factor: Adjusted Initial Price of HSBC Holdings plc (5 HK) = HKD 120.40 x 0.9260 = HKD 111.4904**

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