

## UOB Structured Deposit – Champion Deposit Tranche A (SGD)

### Product Summary

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 <sup>^</sup> , 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"> <thead> <tr> <th>Trigger Event occurs at</th><th>Trigger Bonus Rate</th></tr> </thead> <tbody> <tr> <td>End of Year 2</td><td>8%</td></tr> <tr> <td>End of Year 3</td><td>9%</td></tr> <tr> <td>End of Year 4</td><td>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.

<sup>^</sup> Please refer to the term sheet for the actual dates.

## UOB Structured Deposit – Champion Deposit Tranche A (SGD)

### Return Tracker

Performance on Valuation Date(9), 4 March 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	Average Price	Percentage Change
<b>Equity Basket</b>														
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	421.28	11.9065%
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	11803.49	-25.2678%
<b>Currency Basket</b>														
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	1.3717	8.0190%
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	1.0265	20.6841%
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	0.8511	13.3338%
<b>Commodity Basket</b>														
Zinc (in USD per tonne)	LOZSDY Comdty	40% in Commodity Basket	3410	3231	2935	2805.5	1815.5	1146	1908	2290	2146	2487	2307.11	-32.3428%
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	7128.78	-6.2989%
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	2323.39	-7.0086%

\*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).

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**Performance on Valuation Date(9), 4 March 2011**

**3 Asset Classes**

Equity Return	(50% x DJTGR, 50% x NIKKEI)	: -6.6806%**
Currency Return	(1/3 x EUR/USD, 1/3 x JPY/USD, 1/3 AUD/USD)	: 14.0123%**
Commodity Return	(40% Zinc, 40% Copper, 20% Aluminium)	: -16.8584%**

**3 Investment Style Portfolios**

Aggressive Equity	(60% x Equity + 10% x Currency + 30% x Commodity)	: -7.6647%**
Balanced	(1/3 x Equity, 1/3 x Currency, 1/3 x Commodity)	: -3.1756%**
Commodity-Biased	(15% x Equity + 15% x Currency + 70% x Commodity)	: -10.7011%**

**Average Performance of 3 Investment Style Portfolios** : **-7.1805%/\*\***

**Maturity bonus (30% x Max (Aggressive Equity, Balanced, Commodity-Biased))** : **-0.9527%\*\* (set to 0)**

**^Note: The Final Valuation Date(10) is on 4 August 2011**

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

\*\*Indicative only and is subject to change as the relevant period has not ended.