

## UOB Structured Deposit – TOP Deposit (USD)

### Return Tracker

Performance as at 16 January 2009 for Observation Date(4)

| Name                                  | Bloomberg Code | Currency | Initial Reference Price<br>(17 Jan 2006) | Observation Date(4), 16 January 2009 |           |
|---------------------------------------|----------------|----------|--|--------------------------------------|-----------|
|                                       |                |          |  | Official Closing Price               | Return    |
| DJ Global Titans 50                   | DJGT           |          | 202.67                                   | 133.69                               | -34.0356% |
| Exxon Mobil Corporation               | XOM UN         | USD      | 61.54                                    | 78.1                                 | 26.9093%  |
| General Electric                      | GE UN          | USD      | 34.94                                    | 13.96                                | -60.0458% |
| Microsoft Corporation                 | MSFT UQ        | USD      | 26.99                                    | 19.71                                | -26.9730% |
| BP Plc                                | BP/ LN         | GBp      | 662.00                                   | 492                                  | -25.6798% |
| Citigroup Inc                         | C UN           | USD      | 48.43                                    | 3.5                                  | -92.7731% |
| Pfizer Inc                            | PFE UN         | USD      | 24.28                                    | 17.5                                 | -27.9242% |
| Johnson & Johnson                     | JNJ UN         | USD      | 61.28                                    | 57.44                                | -6.2663%  |
| HSBC Holdings plc                     | HSBA LN        | GBp      | 951.00                                   | 535.75                               | -43.6646% |
| Bank of America                       | BAC UN         | USD      | 45.31                                    | 7.18                                 | -84.1536% |
| Proctor & Gamble Co.                  | PG UN          | USD      | 58.65                                    | 57.73                                | -1.5686%  |
| Altria Group (Synthetic) <sup>1</sup> | MO UN          | USD      | 75.80                                    | 78.78                                | 3.9308%   |
| Intel Corp                            | INTC UQ        | USD      | 25.52                                    | 13.74                                | -46.1599% |

Worst Performing Share: Citigroup Inc -92.7731%  
 2<sup>nd</sup> Worst Performing Share: Bank of America -84.1536%  
 3<sup>rd</sup> Worst Performing Share: General Electric -60.0458%  
 4<sup>th</sup> Worst Performing Shares: Intel Corp -46.1599%  
 5<sup>th</sup> Worst Performing Shares: HSBC Holdings plc -43.6646%

Average Return of 5 Worst Performing Share: -65.3594%

Index Return: 34.0356%

Outperformance of 5 Worst Shares vs Index = -65.3594% - 34.0356%  
 = -31.3238%  
 Interest = Max (0, 1% + Outperformance) = Max (0, 1% - 31.3238%)\*  
 = Max (0, -30.3238%)\*  
 = 0%\*

There was no variable interest for Interest Payment Date(4), 23 January 2009 and no trigger event has occurred.

## UOB Structured Deposit – TOP Deposit (USD)

### Return Tracker

Performance as at 17 January 2008 for Observation Date(3)

| Name                                  | Bloomberg Code | Currency | Initial Reference Price<br>(17 Jan 2006) | Observation Date(3), 17 January 2008 |           |
|---------------------------------------|----------------|----------|--|--------------------------------------|-----------|
|                                       |                |          |  | Official Closing Price               | Return    |
| DJ Global Titans 50                   | DJGT           |          | 202.67                                   | 222.46                               | 9.7646%   |
| Exxon Mobil Corporation               | XOM UN         | USD      | 61.54                                    | 83.91                                | 36.3503%  |
| General Electric                      | GE UN          | USD      | 34.94                                    | 33.21                                | -4.9513%  |
| Microsoft Corporation                 | MSFT UQ        | USD      | 26.99                                    | 33.01                                | 22.3046%  |
| BP Plc                                | BP/ LN         | GBp      | 662.00                                   | 553.50                               | -16.3897% |
| Citigroup Inc                         | C UN           | USD      | 48.43                                    | 24.94                                | -48.5030% |
| Pfizer Inc                            | PFE UN         | USD      | 24.28                                    | 22.96                                | -5.4366%  |
| Johnson & Johnson                     | JNJ UN         | USD      | 61.28                                    | 67.83                                | 10.6886%  |
| HSBC Holdings plc                     | HSBA LN        | GBp      | 951.00                                   | 759.50                               | -20.1367% |
| Bank of America                       | BAC UN         | USD      | 45.31                                    | 36.91                                | -18.5390% |
| Proctor & Gamble Co.                  | PG UN          | USD      | 58.65                                    | 68.07                                | 16.0614%  |
| Altria Group (Synthetic) <sup>1</sup> | MO UN          | USD      | 75.80                                    | 98.01                                | 29.3015%  |
| Intel Corp                            | INTC UQ        | USD      | 25.52                                    | 19.35                                | -24.1771% |

Worst Performing Share: Citigroup Inc -48.5030%  
 2<sup>nd</sup> Worst Performing Share: Intel -24.1771%  
 3<sup>rd</sup> Worst Performing Share: HSBC Holdings plc -20.1367%  
 4<sup>th</sup> Worst Performing Shares: Bank of America -18.5390%  
 5<sup>th</sup> Worst Performing Shares: BP Plc -16.3897%

Average Return of 5 Worst Performing Share: -25.5491%

Index Return: 9.7646%

Outperformance of 5 Worst Shares vs Index = -25.5491% - 9.7646%  
 = -35.3137%  
 Interest = Max (0, 1% + Outperformance) = Max (0, 1% - 35.3137%)\*  
 = Max (0, -34.3137%)\*  
 = 0%\*

There was no variable interest for Interest Payment Date(3), 23 January 2008 and no trigger event has occurred.

## UOB Structured Deposit – TOP Deposit (USD)

### Return Tracker

Performance as at 17 January 2007 for Observation Date(2)

| Name                    | Bloomberg Code | Currency | Initial Reference Price<br>(17 Jan 2006) | Observation Date(2), 17 January 2007 |           |
|-------------------------|----------------|----------|--|--------------------------------------|-----------|
|                         |                |          |  | Official Closing Price               | Return    |
| DJ Global Titans 50     | DJGT           |          | 202.67                                   | 231.48                               | 14.2152%  |
| Exxon Mobil Corporation | XOM UN         | USD      | 61.54                                    | 72.46                                | 17.7446%  |
| General Electric        | GE UN          | USD      | 34.94                                    | 37.98                                | 8.7006%   |
| Microsoft Corporation   | MSFT UQ        | USD      | 26.99                                    | 31.10                                | 15.2279%  |
| BP Plc                  | BP/ LN         | GBp      | 662.00                                   | 536.50                               | -18.9577% |
| Citigroup Inc           | C UN           | USD      | 48.43                                    | 54.39                                | 12.3064%  |
| Pfizer Inc              | PFE UN         | USD      | 24.28                                    | 26.89                                | 10.7496%  |
| Johnson & Johnson       | JNJ UN         | USD      | 61.28                                    | 66.87                                | 9.1221%   |
| HSBC Holdings plc       | HSBA LN        | GBp      | 951.00                                   | 913.50                               | -3.9432%  |
| Bank of America         | BAC UN         | USD      | 45.31                                    | 53.32                                | 17.6782%  |
| Proctor & Gamble Co.    | PG UN          | USD      | 58.65                                    | 65.36                                | 11.4408%  |
| Altria Group            | MO UN          | USD      | 75.80                                    | 88.57                                | 16.8470%  |
| Intel Corp              | INTC UQ        | USD      | 25.52                                    | 21.04                                | -17.5549% |

Worst Performer: BP plc -18.9577%

2nd Worst Performer: Intel -17.5549%

3rd Worst Performer: HSBC Holdings plc -3.9432%

4th Worst Performer: General Electric 8.7006%

5th Worst Performer: Johnson & Johnson 9.1221%

Average Return of Worst 5 Shares: -4.5266%

Index Return: 14.2125%\*

Outperformance of Worst 5 Shares vs Index = -4.5266% - 14.2125%\*

= -18.7418%\*

Interest = Max (0, 1% + Outperformance) = Max (0, 1% - 18.7418%)\*

= 1% - 18.7418%\*

= -17.7418% (set to 0)\*

There was no variable interest for Interest Payment Date(2), 23 January 2007 and no trigger event has occurred.

**Guaranteed Interest of 6.25% was paid on 24 April 2006 for the first 3 months of the tenor.**

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**Notice of Corporate Action Adjustment****<sup>1</sup> Altria Group (Bloomberg Ticker: MO UN)**

Corporate Action : Spinoff → Altria Shareholders will receive 0.692024 of a share of Kraft for each share of Altria common stock held.

Effective Date : 2 April 2007

Corporate Action : Spinoff → Altria Shareholders will receive 1 share of Philip Morris International for each share of Altria common stock held.

Effective Date : 31 March 08

Adjustment : Effective as of 1 April 2008, UOB will replace the share Altria Group in the Underlying Basket with a synthetic basket, Altria Group (Synthetic), which comprises 1 share of Altria Group (Bloomberg Ticker: MO UN) and 0.692024 share of Kraft Foods Inc (Bloomberg Ticker: KFT UN) and 1 share of Philip Morris International (Bloomberg Ticker: PM UN).

Please note that Altria Group (Synthetic) is not listed and the purpose is to ensure that the economic terms of the Corporate Action is reflected fairly in the calculation of the performance.

Closing Price of Altria Group (Synthetic) = Closing Price of Altria Group + (0.692024 x Closing Price of Kraft Foods Inc.) + Closing Price of Philip Morris International

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