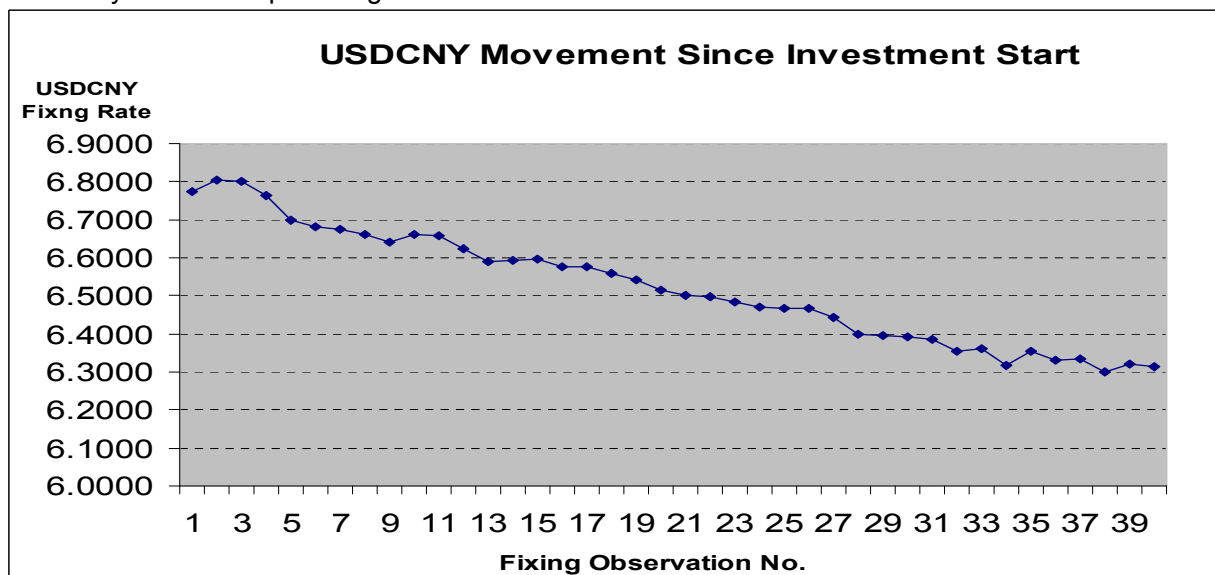


UOBM Principal Guaranteed USDCNY Structured Investment

Bi-monthly USDCNY Spot Fixing Observation



Bi-monthly	Date	USDCNY	% of CNY Depreciation
Start Date	30-Jul-10	6.7750	0.00%
1	13-Aug-10	6.8035	0.42%
2	27-Aug-10	6.8001	0.37%
3	10-Sep-10	6.7625	0.00%
4	21-Sep-10	6.6997	0.00%
5	8-Oct-10	6.6830	0.00%
6	22-Oct-10	6.6759	0.00%
7	5-Nov-10	6.6610	0.00%
8	19-Nov-10	6.6408	0.00%
9	3-Dec-10	6.6605	0.00%
10	17-Dec-10	6.6593	0.00%
11	31-Dec-10	6.6227	0.00%
12	14-Jan-11	6.5896	0.00%
13	28-Jan-11	6.5930	0.00%
14	11-Feb-11	6.5952	0.00%
15	25-Feb-11	6.5757	0.00%
16	11-Mar-11	6.5750	0.00%
17	25-Mar-11	6.5580	0.00%
18	8-Apr-11	6.5420	0.00%
19	22-Apr-11	6.5156	0.00%
20	6-May-11	6.5003	0.00%

Bi-monthly	Date	USDCNY	% of CNY Depreciation
21	20-May-11	6.4983	0.00%
22	3-Jun-11	6.4846	0.00%
23	17-Jun-11	6.4716	0.00%
24	1-Jul-11	6.4685	0.00%
25	15-Jul-11	6.4665	0.00%
26	29-Jul-11	6.4442	0.00%
27	12-Aug-11	6.3972	0.00%
28	26-Aug-11	6.3950	0.00%
29	9-Sep-11	6.3922	0.00%
30	23-Sep-11	6.3840	0.00%
31	30-Sep-11	6.3549	0.00%
32	21-Oct-11	6.3628	0.00%
33	4-Nov-11	6.3165	0.00%
34	18-Nov-11	6.3548	0.00%
35	2-Dec-11	6.3310	0.00%
36	16-Dec-11	6.3352	0.00%
37	30-Dec-11	6.3009	0.00%
38	13-Jan-12	6.3201	0.00%
39	20-Jan-12	6.3138	0.00%
Cummulative CNY Depreciation			0.79%
Multiplier		250.00%	1.98%
Interest payout			5.52%

WARNING

THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET/REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION.