

Prosperity Account SGD Index-Linked Structured Deposit Tranche A

Quarterly Update – Dec 2010

Product Features¹

Prosperity Account Tranche A is a 4-year 11-month SGD Index-Linked Structured Deposit designed for you seeking alternative investments whose return is linked to the performance of 6 Asia-Pacific equity indices. There will be a fixed payout of at least 5.50% on 8 Jan 2007. There will be 4 potential annual payouts, each occurring on the 20th day of July in each year from 2008 to 2010 as well as 20 June 2011, subject to possible early redemption by the Bank. The Potential Payout Rate is the Annual Returns of all 6 indices subject to a minimum of 0%.

Annual Returns: (a) 3% if that Index is one of the 5 Best Performing Indices or (b) Individual Index Return

Individual Index Return: (Closing Level – Initial Level)/Initial Level

Closing Level: the closing level of the index quoted by the relevant Exchange on a Fixing Date

Initial Level: the closing level of the Index quoted by the relevant on the Deposit Value Date

5 Best Performing Indices: the 5 Indices with the highest Individual Index Return

Bonus Amount: 5% of Principal Amount

If an Early Redemption Event occurs, the Bank will fully redeem the Deposit and pay the Principal Amount and the Bonus Amount. An Early Redemption Event occurs if the Potential Payout Rate is greater than or equal to the Early Redemption Rate as below

Fixing Date	Early Redemption Rate
7 July 2008	2%
6 July 2009	1.5%
6 July 2010	1%
6 June 2011	1%

The Bank will return your full Principal at maturity or (if applicable) upon Early Redemption by the Bank.

Product Details

Value Date	6 Jul 2006
Maturity Date	20 Jun 2011
Initial Price	100%
Price as at 31 Dec 2010	98.47%
Accumulated Total	6.3664%
Coupon (%)	
Next Payout Date	20 Jun 2011

Product Update As at 31 Dec 2010, this product paid you a payout of 6.3664% of the principal amount.

The price of this product is affected by many factors including, but not limited to, the prevailing indices.

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Underlying Reference:

Index	Bloomberg Ticker	Exchange
Hang Seng Index	HSI Index	Hong Kong Stock Exchange
KOSPI 200 Index	KOSPI2 Index	Korea Stock Index
MSCI Singapore Free Index	SGY Index	Singapore Stock Exchange
MSCI Taiwan Index	TWY Index	Taiwan Stock Exchange
Nikkei-225 Stock Average	NKY Index	Tokyo Stock Exchange
S&P/ASX 200 Index	AS51 Index	Australian Stock Exchange

Appendix

Performance of Underlying

First Fixing

Index	Bloomberg Ticker	Initial Price	Fixing1	Index Return	Annual Return %	
			7/Jul/08			
Hang Seng Index	HSI Index	16440.9900	21913.0600	33.2831	3.0000	
Korea KOSPI 200 Index	Kospi2 Index	163.4700	202.3400	23.7781	3.0000	
MSCI Singapore Free Index	SGY Index	291.2700	357.9400	22.8894	3.0000	
MSCI Taiwan Index	TWY Index	276.2900	284.1200	2.8340	3.0000	
S&P/ASX 200 Index	AS51 Index	5120.3000	5002.5000	-2.3006	3.0000	
Nikkei-225 Stock Average	NKY Index	15321.4000	13360.0400	-12.8014	-12.8014	
					Total Annual Return	2.1986
					Average Annual Return	0.3664
					Potential Payout Rate	0.3664

Second Fixing

Index	Bloomberg Ticker	Initial Price	Fixing2	Index Return	Annual Return %	
			6/Jul/09			
Korea KOSPI 200 Index	Kospi2 Index	163.4700	184.5000	12.8647	3.0000	
Hang Seng Index	HSI Index	16440.9900	17979.4100	9.3572	3.0000	
MSCI Singapore Free Index	SGY Index	291.2700	271.7700	-6.6948	3.0000	
MSCI Taiwan Index	TWY Index	276.2900	241.5300	-12.5810	3.0000	
S&P/ASX 200 Index	AS51 Index	5120.3000	3783.7000	-26.1039	3.0000	
Nikkei-225 Stock Average	NKY Index	15321.4000	9680.8700	-36.8147	-36.8147	
					Total Annual Return	-21.8147
					Average Annual Return	-3.6358
					Potential Payout Rate	0.0000

Third Fixing

			Fixing3		
Index	Bloomberg Ticker	Initial Price	6/Jul/10	Index Return	Annual Return %
Korea KOSPI 200 Index	Kospi2 Index	163.4700	219.12	34.04294366	3.0000
Hang Seng Index	HSI Index	16440.9900	20,084.12	22.15882377	3.0000
MSCI Singapore Free Index	SGY Index	291.2700	340.41	16.87094448	3.0000
MSCI Taiwan Index	TWY Index	276.2900	266.27	-3.626624199	3.0000
S&P/ASX 200 Index	AS51 Index	5120.3000	4,276.10	-16.4873152	3.0000
Nikkei-225 Stock Average	NKY Index	15321.4000	9,338.04	-39.05230593	-39.05230593
				Total Annual Return	-24.05230593
				Average Annual Return	-4.0087
				Potential Payout Rate	0.0000