

# Plus Series 17 EUR Account 4-Year EUR Interest Rate-Linked Structured Deposit

Half Yearly Update – December 2012

## Product Features<sup>1</sup>

**Plus Series 17 EUR Account** is a 4-year EUR Interest Rate-Linked Structured Deposit with half yearly payouts on 13<sup>th</sup> January and 13<sup>th</sup> July of each calendar year, subject to possible early redemption by the Bank. The Payout Rate for each Interest Payout Period will be as follows:

1<sup>st</sup> and 2<sup>nd</sup> Interest Payout Periods: 1.00% x Day Count Fraction

3<sup>rd</sup> and 4<sup>th</sup> Interest Payout Periods: 1.10% x Day Count Fraction

5<sup>th</sup> and 6<sup>th</sup> Interest Payout Periods: 1.20% x Day Count Fraction

7<sup>th</sup> to 8<sup>th</sup> Interest Payout Periods: 1.30% x Day Count Fraction

Day Count Fraction: Actual number of days in the Payout Period divided by 360

Early redemption by the Bank may occur on any semi-annual Payout Date, starting from the end of the first 6 months. The Bank will pay 100% of the Principal Amount.

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

## Product Details

Value Date	13 Jul 2010
Maturity Date	13 Jul 2014
Initial Price	100%
Price as at 31 Dec 2012	100.61%
Accumulated Total	2.1322%
Coupon (%)	
Next Payout Date	14 Jan 2013

Product Update  
As at 31 Dec 2012, this product paid you a payout of 2.1322% of the principal amount.

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

This Half Yearly Update contains a brief description of the product named herein and is not intended in any way to replace the terms of the product as set out in the relevant termsheet. In the event of any inconsistency between the terms in this Half Yearly Update and the provisions in the relevant termsheet, the provisions in the relevant termsheet shall prevail. You should therefore refer to the relevant termsheet for the full details, definitions and terms of the product.

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## Interest Payout

Interest Payout Period	Calculation Start Date	Calculation End Date	Annualised Rate
Interest Payout Period 1	13/07/2010	13/01/2011	0.5111
Interest Payout Period 2	13/01/2011	13/07/2011	0.5028
Interest Payout Period 3	13/07/2011	13/01/2012	0.5622
Interest Payout Period 4	13/01/2012	13/07/2012	0.5561
Total			<b><u>2.1322%</u></b>