

# Performance Update – January 2010

## Capital Plus Account Issue 5



The following is an update on the performance of the participating index of your Capital Plus Account Issue 5:  
The participating index of your account is a basket of 10 Energy stocks. The report below shows the value of the tracked stocks at the commencement date of your Bond on January 28<sup>th</sup> 2008 and again on January 25<sup>th</sup> 2010

	Company	Currency	Opening Price	Update level*	% Change**
<b>Underlying Stocks:</b>	BP plc	GBP <sub>⌘</sub>	5.31	5.99	+12.81
	Chevron Corporation	USD	82.86	74.55	-10.03
	ENI S.p.A	EUR	21.76	17.25	-20.73
	Royal Dutch Shell plc	GBP <sub>⌘</sub>	18.19	17.88	- 1.70
	Total S.A.	EUR	49.26	42.74	-13.24
	Energy Conversion Devices Inc.	USD	22.92	10.04	-56.20
	Evergreen Solar Inc.	USD	11.80	1.51	-87.20
	Fortum Oyj †	EUR	27.61	18.36	-33.50
	Headwaters Inc.	USD	11.35	5.85	-48.46
	SolarWorld AG	EUR	29.92	12.90	-56.89
<b>Participation Level</b>	100% Capital Return plus 100% growth in the basket of shares subject to a 70% cap on the individual shares in the basket				
<b>Indicative Return Including Participation</b>	100% Capital Return				
<b>Product Term</b>	4 Years				
<b>Capital Protection</b>	100% capital protection at maturity				
<b>Product Maturity</b>	February 7 <sup>th</sup> 2012				
<b>Access to Funds</b>	February 14 <sup>th</sup> 2012				
<b>Product Return</b>	Capital Security: 100% of the initial amount invested is protected at the end of the 4 year term of the Account. Participation: Investors in the Capital Plus Account Issue 5 will participate in 100% of the performance of the basket subject to a cap of 70% on the performance of each of the individual shares making up the basket. At the end of the 4 year investment term the percentage performance of each share is calculated subject to a maximum performance cap of 70% on each individual share. The average percentage performance of the ten shares is then calculated to determine the Interest to be added to the capital amount secured in each account where appropriate.				

Please note that the above performance does not reflect the final return you will earn.

\* Source of update level: Bloomberg. These figures are not a reliable guide to future performance of this investment.

\*\* The above performance is the percentage change of the index, calculated by taking the difference between the index level on the start date and the most up to date closing level available at this time, being January 25<sup>th</sup> 2010. Please refer to the individual terms and conditions for more detail of the return.

⌘ GBP Indices BP plc and Royal Dutch Shell plc are quoted in pence on Bloomberg and we have rebased these to their pound value.

† Please note the opening level of FORTUM OYJ has changed due to a capital restructure. If you require confirmation of the readjustment please contact us for details.

**Warning: The value of your investment may go down as well as up. Past performance is not a reliable guide to future performance.**

Where applicable, returns are subject to Exit Tax, Currently 28% (Standard DIRT rate + 3%)

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