

Deposits

Prices as at the end of September 2009

ISIN	Product name	Currency	Underlying	Product summary ¹	Investment start date ²	Maturity date	Month-end indicative market value ³	Minimum return at maturity ⁴	Issuer
4167362	European Property Growth	GBP	FTSE EPRA	100% participation in positive index growth	24/11/2006	08/12/2010	97.47%	100%	Standard Bank Offshore
4167353	European Property Growth	USD	FTSE EPRA	100% participation in positive index growth	24/11/2006	08/12/2010	97.47%	100%	Standard Bank Offshore
OP152W1	Core Commodity Trigger	GBP	Aluminium Copper Zinc Brent Crude	100% participation in positive growth of equally weighted basket with a minimum 40% return if basket growth is positive at maturity	24/11/2006	08/12/2010	103.27%	100%	Standard Bank Offshore
OP156W1	Core Commodity Trigger	USD	Aluminium Copper Zinc Brent Crude	100% participation in positive growth of equally weighted basket with a minimum 40% return if basket growth is positive at maturity	24/11/2006	08/12/2010	102.57%	100%	Standard Bank Offshore
BL71178	World Growth Lock-In	GBP	FTSE 100 DJ Euro Stoxx 50 Nikkei 225	100% participation in positive growth of basket of 3 indices with 20% locked-in if the basket achieve 20% positive growth on any anniversary date	23/03/2007	07/10/2011	94.05%	100%	Standard Bank Offshore
BL71175	World Growth Lock-In	USD	FTSE 100 DJ Euro Stoxx 50 Nikkei 225	100% participation in positive growth of basket of 3 indices with 20% locked-in if the basket achieve 20% positive growth on any anniversary date	23/03/2007	07/10/2011	94.05%	100%	Standard Bank Offshore
90209214	Commodity Bonus Accelerator	GBP	Aluminium Nickel Zinc	120% participation in equally weighted basket positive performance with a bonus feature returning 9%, if any of the 3 commodities is at or above its start value at maturity	23/03/2007	07/10/2011	98.49%	100%	Standard Bank Offshore
90209212	Commodity Bonus Accelerator	USD	Aluminium Nickel Zinc	120% participation in equally weighted basket positive performance with a bonus feature returning 9%, if any of the 3 commodities is at or above its start value at maturity	23/03/2007	07/10/2011	97.93%	100%	Standard Bank Offshore
	Global Portfolio Picker 1	GBP	Aggressive Balanced Conservative	130% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	22/06/2007	10/01/2012	96.56%	100%	Standard Bank Offshore
	Global Portfolio Picker 1	USD	Aggressive Balanced Conservative	130% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	22/06/2007	10/01/2012	97.13%	100%	Standard Bank Offshore

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	Global Portfolio Picker 2	EUR	Aggressive Balanced Conservative	105% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	21/09/2007	28/03/2012	96.55%	100%	Standard Bank Offshore
	Global Portfolio Picker 2	GBP	Aggressive Balanced Conservative	140% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	21/09/2007	28/03/2012	95.71%	100%	Standard Bank Offshore
	Global Portfolio Picker 2	USD	Aggressive Balanced Conservative	120% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	21/09/2007	28/03/2012	96.81%	100%	Standard Bank Offshore
	Global Portfolio Picker 3	GBP	Aggressive Balanced Conservative	110% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	18/12/2007	27/06/2012	95.88%	100%	Standard Bank Offshore
	Global Portfolio Picker 3	USD	Aggressive Balanced Conservative	100% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	18/12/2007	27/06/2012	96.95%	100%	Standard Bank Offshore
ML089355264	Global Portfolio Picker 4	GBP	Aggressive Balanced Conservative	110% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	26/03/2008	07/04/2014	82.64%	100%	Standard Bank Offshore
ML089355263	Global Portfolio Picker 4	USD	Aggressive Balanced Conservative	100% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	26/03/2008	07/04/2014	84.50%	100%	Standard Bank Offshore
ML2214722	Agriculture Accelerator	GBP	Merrill Lynch Agriculture Index	105% participation in positive index growth	26/03/2008	07/04/2014	64.61%	100%	Standard Bank Offshore
SI073WI	Performance Selector	GBP	EUR/USD Copper Eurostoxx 50 BNP Agri.	100% participation in positive growth of equally weighted basket. Calculation of the growth automatically excludes the negative performers	24/06/2008	08/01/2013	95.77%	100%	Standard Bank Offshore
SI063WI	Global Portfolio Picker 5	GBP	Aggressive Balanced Conservative	100% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	24/06/2008	25/06/2013	92.95%	100%	Standard Bank Offshore

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ISIN	Product name	Currency	Underlying	Product summary ¹	Investment start date ²	Maturity date	Month-end indicative market value ³	Minimum return at maturity ⁴	Issuer
SI120WI	Tricom Accumulator	EUR	Oil Corn Copper	If all 3 commodities close at or above their start values on any anniversary, the product automatically terminates and the return (12.5% x nb of anniversaries) is payed out (max of 62.5%)	03/10/2008	03/10/2013	102.20%	100%	Standard Bank Offshore
SI134WI	Tricom Accumulator	USD	Oil Corn Copper	If all 3 commodities close at or above their start values on any anniversary, the product automatically terminates and the return (10% x nb of anniversaries) is payed out (max of 50%)	03/10/2008	03/10/2013	97.91%	100%	Standard Bank Offshore
SI121WI	Global Portfolio Picker 6	GBP	Aggressive Balanced Conservative	100% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	03/10/2008	03/04/2013	102.35%	100%	Standard Bank Offshore
BKP350LDN 4511241	Double Decker	GBP	FTSE 100	The greater of 90% participation in the Index performance or a 5% Capital Bonus	28/07/2009	04/08/2014	104.89%	105%	Standard Bank Offshore
BKP352STM 3664163	Double Decker	USD	S&P 500	The greater of 90% participation in the Index performance or a 5% Capital Bonus	28/07/2009	04/08/2014	100.89%	105%	Standard Bank Offshore

Notes with 100% capital protection

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ISIN	Product name	Currency	Underlying	Product summary ¹	Investment start date ²	Maturity date	Month-end indicative market value ³	Minimum return at maturity ⁴	Issuer
XS0297469669	Global Portfolio Picker 1	GBP	Aggressive Balanced Conservative	130% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	22/06/2007	04/01/2012	96.56%	100%	Deutsche Bank AG London
XS0297458621	Global Portfolio Picker 1	USD	Aggressive Balanced Conservative	130% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	22/06/2007	04/01/2012	97.13%	100%	Deutsche Bank AG London
DE000DB9HGG3	Global Portfolio Picker 2	EUR	Aggressive Balanced Conservative	105% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	21/09/2007	28/03/2012	96.55%	100%	Deutsche Bank AG London
DE000DB9HGF5	Global Portfolio Picker 2	GBP	Aggressive Balanced Conservative	140% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	21/09/2007	28/03/2012	95.71%	100%	Deutsche Bank AG London
DE000DB9HGE8	Global Portfolio Picker 2	USD	Aggressive Balanced Conservative	120% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	21/09/2007	28/03/2012	96.81%	100%	Deutsche Bank AG London
XS0330307389	3 Year Capital Protected Asian Currency Note	EUR	USD vs: INR, IDR, MYR, CNY, KRW, SGD	225% participation in positive growth of equally weighted basket of 6 asian currencies against the dollar	14/11/2007	14/11/2010	97.50%	100%	BNP Paribas Arbitrage Issuance BV
XS0330307207	3 Year Capital Protected Asian Currency Note	GBP	USD vs: INR, IDR, MYR, CNY, KRW, SGD	310% participation in positive growth of equally weighted basket of 6 asian currencies against the dollar	14/11/2007	14/11/2010	98.06%	100%	BNP Paribas Arbitrage Issuance BV
XS0330306902	3 Year Capital Protected Asian Currency Note	USD	USD vs: INR, IDR, MYR, CNY, KRW, SGD	280% participation in positive growth of equally weighted basket of 6 asian currencies against the dollar	14/11/2007	14/11/2010	97.91%	100%	BNP Paribas Arbitrage Issuance BV
XS0335496526	3 Year Capital Protected Asian Currency Basket	USD	USD vs: INR, IDR, MYR, CNY, KRW, SGD	178% participation in positive growth of equally weighted basket of 6 asian currencies against the dollar	04/12/2007	04/12/2010	97.39%	100%	BNP Paribas Arbitrage Issuance BV
DE000DB7BXJ9	Global Portfolio Picker 3	GBP	Aggressive Balanced Conservative	110% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	18/12/2007	18/06/2012	95.88%	100%	Deutsche Bank AG London

Notes with 100% capital protection

Prices as at the end of September 2009

ISIN	Product name	Currency	Underlying	Product summary ¹	Investment start date ²	Maturity date	Month-end indicative market value ³	Minimum return at maturity ⁴	Issuer
DE000DB7BXK7	Global Portfolio Picker 3	USD	Aggressive Balanced Conservative	100% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	18/12/2007	18/06/2012	96.95%	100%	Deutsche Bank AG London
XS0345726409	Global Portfolio Picker 4	GBP	Aggressive Balanced Conservative	110% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	26/03/2008	26/03/2014	82.64%	100%	Merrill Lynch & Co., Inc.
XS0345726664	Agriculture Accelerator	GBP	Merrill Lynch Agriculture Index	105% participation in positive index growth	26/03/2008	26/03/2014	64.61%	100%	Merrill Lynch & Co., Inc.
XS0366088200	China Momentum	GBP	Hang Seng Index FTSE/Xinhua China 25 Index	80% participation in positive index growth	29/05/2008	13/12/2013	98.54%	100%	BNP Paribas Arbitrage Issuance BV
XS0362349895	Global Portfolio Picker 5	GBP	Aggressive Balanced Conservative	100% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	24/06/2008	08/07/2013	92.95%	100%	BNP Paribas Arbitrage Issuance BV
XS0383496782	Tricom Accumulator	EUR	Oil Corn Copper	If all 3 commodities close at or above their start values on any anniversary, the product automatically terminates and the return (12.5% x nb of anniversaries) is payed out (max of 62.5%)	03/10/2008	03/10/2013	102.20%	100%	BNP Paribas Arbitrage Issuance BV
XS0383532339	Tricom Accumulator	USD	Oil Corn Copper	If all 3 commodities close at or above their start values on any anniversary, the product automatically terminates and the return (10% x nb of anniversaries) is payed out (max of 50%)	03/10/2008	03/10/2013	97.91%	100%	BNP Paribas Arbitrage Issuance BV
XS0383541249	Global Portfolio Picker 6	GBP	Aggressive Balanced Conservative	100% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	03/10/2008	03/04/2013	102.35%	100%	BNP Paribas Arbitrage Issuance BV
XS0392978507	Japanese Inflation Momentum	USD	Japanese consumer price index	301% participation in positive index growth	21/10/2008	21/10/2013	88.95%	100%	Barclays Bank PLC

Notes with conditional capital protection

Prices as at the end of September 2009

ISIN	Product name	Currency	Underlying	Product summary ¹	Investment start date ²	Maturity date	Month-end indicative market value ³	Minimum return at maturity ⁴	Issuer
XS0297460528	European Growth Accelerator	GBP	Euro Stoxx 50	160% participation in positive index growth. Capital at risk if the index fall by 30% or more before maturity. Capital protection lost on 15 July 2008 when DJ Eurostoxx 50 traded below 3135.55	22/06/2007	04/01/2010	61.22%	0%	Deutsche Bank AG London
XS0297461419	European Growth Accelerator	USD	Euro Stoxx 50	140% participation in positive index growth. Capital at risk if the index fall by 30% or more before maturity. Capital protection lost on 15 July 2008 when DJ Eurostoxx 50 traded below 3135.55	22/06/2007	04/01/2010	61.21%	0%	Deutsche Bank AG London
DE000DB03N14	Blue Chip Booster	GBP	BP HSBC Unilever	If all 3 shares are above their respective start values on any anniversary, the product automatically terminates and the return (20% x nb of anniversaries) is payed out. Capital at risk if 1 of the shares falls by 50%	21/09/2007	28/09/2012	92.70%	0%	Deutsche Bank AG London
DE000DB03N06	Blue Chip Booster	USD	BP HSBC Unilever	If all 3 shares are above their respective start values on any anniversary, the product automatically terminates and the return (20% x nb of anniversaries) is payed out. Capital at risk if 1 of the shares falls by 50%	21/09/2007	28/09/2012	90.60%	0%	Deutsche Bank AG London
XS0353272072	Bank Builder	GBP	HSBC Lloyds RBS Barclays	If all 4 shares are above their start values on any anniversary, product automatically terminates and the return (19.4% x (nb of anniversaries x 4)) is payed out. Capital at risk if 1 of the shares falls by 50%. Capital protection lost on 29/09/08 when Lloyds TSB traded below 217	20/03/2008	21/03/2011	16.62%	0%	BNP Paribas Arbitrage Issuance BV
XS0443808208	Derrick	GBP	Goldman Sachs WTI oil index	Potential coupon of 4.35% per quarter and potential early maturity. Capital at risk if the index closes below 75% of its start value at maturity. Please revert to termsheet	28/07/2009	04/08/2010	101.28%	0%	Commerzbank AG
XS0436000367	Derrick	USD	Goldman Sachs WTI oil index	Potential coupon of 4.5% per quarter and potential early maturity. Capital at risk if the index closes below 75% of its start value at maturity. Please revert to termsheet	18/06/2009	25/06/2010	98.00%	0%	Commerzbank AG
XS0430454743	Unidex Accumulator	EUR	DJ Eurostoxx 50	If index closes at or above its start value on any anniversary, the product automatically terminates and the return (10% x nb of anniversaries) is payed out (max 50%). Capital at risk if the index falls by 50% or more and does not close above its start value at maturity	28/07/2009	04/08/2014	96.47%	0%	BNP Paribas Arbitrage Issuance BV
XS0430454313	Unidex Accumulator	GBP	FTSE 100	If index closes at or above its start value on any anniversary, the product automatically terminates and the return (10% x nb of anniversaries) is payed out (max 50%). Capital at risk if the index falls by 50% or more and does not close above its start value at maturity	28/07/2009	04/08/2014	100.95%	0%	BNP Paribas Arbitrage Issuance BV

Notes issued by Lehman Brothers

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XS0272617100	European Property Growth	GBP	FTSE EPRA	100% participation in positive index growth	24/11/2006	01/12/2010	15.00%	Lehman Brothers ⁵
XS0272617951	European Property Growth	USD	FTSE EPRA	100% participation in positive index growth	24/11/2006	01/12/2010	15.00%	Lehman Brothers ⁵
XS0272635185	Core Commodity Trigger	GBP	Aluminium Copper Zinc Brent Crude	100% participation in positive growth of equally weighted basket with a minimum 40% return if basket growth is positive at maturity	24/11/2006	01/12/2010	15.00%	Lehman Brothers ⁵
XS0272634535	Core Commodity Trigger	USD	Aluminium Copper Zinc Brent Crude	100% participation in positive growth of equally weighted basket with a minimum 40% return if basket growth is positive at maturity	24/11/2006	01/12/2010	15.00%	Lehman Brothers ⁵
XS0290836658	Bull-Bear	EUR	DJ Euro Stoxx 50	100% participation in negative index growth translated in positive return or 100% participation in positive index growth. Capital protection lost on 8 October 2008 when DJ Eurostoxx 50 traded below 2636.06	19/03/2007	20/11/2010	15.00%	Lehman Brothers ⁵
XS0288291593	World Growth Lock-In	GBP	FTSE 100 DJ Euro Stoxx 50 Nikkei 225	100% participation in positive growth of basket of 3 indices with 20% locked-in if the basket achieve 20% positive growth on any anniversary date	23/03/2007	30/09/2011	15.00%	Lehman Brothers ⁵
XS0288781502	World Growth Lock-In	USD	FTSE 100 DJ Euro Stoxx 50 Nikkei 225	100% participation in positive growth of basket of 3 indices with 20% locked-in if the basket achieve 20% positive growth on any anniversary date	23/03/2007	30/09/2011	15.00%	Lehman Brothers ⁵
XS0288216111	Commodity Bonus Accelerator	GBP	Aluminium Nickel Zinc	120% participation in equally weighted basket positive performance with a bonus feature returning 9%, if any of the 3 commodities is at or above its start value at maturity	23/03/2007	30/09/2011	15.00%	Lehman Brothers ⁵
XS0288215220	Commodity Bonus Accelerator	USD	Aluminium Nickel Zinc	120% participation in equally weighted basket positive performance with a bonus feature returning 9%, if any of the 3 commodities is at or above its start value at maturity	23/03/2007	30/09/2011	15.00%	Lehman Brothers ⁵
XS0317422771	3 Year Capital Protected Note linked to the AREVO Strategy	EUR	AREVO Strategy linked to index volatility	Return is linked to a strategy which realises that implied volatility exceeds relative volatility on average, except when a market shock occurs	28/08/2007	27/08/2010	15.00%	Lehman Brothers ⁵
XS0317416880	3 Year Capital Protected Note linked to the AREVO Strategy	GBP	AREVO Strategy linked to index volatility	Return is linked to a strategy which realises that implied volatility exceeds relative volatility on average, except when a market shock occurs	28/08/2007	27/08/2010	15.00%	Lehman Brothers ⁵
XS0317422425	3 Year Capital Protected Note linked to the AREVO Strategy	USD	AREVO Strategy linked to index volatility	Return is linked to a strategy which realises that implied volatility exceeds relative volatility on average, except when a market shock occurs	28/08/2007	27/08/2010	15.00%	Lehman Brothers ⁵

Redeemed and matured structured products

ISIN	Product name	Currency	Underlying	Product summary ¹	Investment start date ²	Maturity date	Maturity value	Minimum return at maturity ⁴	Issuer
N/A	Gold Linked Deposit	GBP	Gold Bullion	10% return if gold reaches US\$400/ounce with a minimum return of 2%	01/08/2002	01/08/2003	102.00%	102%	Standard Bank Plc
N/A	Equity Growth Deposit 1	GBP	FTSE 100	100% participation in positive index growth with a minimum return of 15%	13/12/2000	13/12/2005	115.00%	115%	JPMorgan
XS0270241812	Gold & Silver 13.5% 1-Year Note	USD	Goldman Sachs Gold index Goldman Sachs Silver index	Fixed return of 13.5% is payed out at maturity. Capital at risk if 1 of the indices falls by 30%	22/09/2006	16/10/2007	113.50%	0%	JPMorgan
XS0246511850	Japan Nikkei 225 2-Year Accelerator	GBP	Nikkei 225	500% participation in positive index growth capped at 31.25% (500% x 6.25%). Capital at risk if the index fall by 25% or more before maturity	28/02/2006	28/02/2008	100.00%	0%	Barclays Bank PLC
XS0246511348	Japan Nikkei 225 2-Year Accelerator	USD	Nikkei 225	500% participation in positive index growth capped at 33.75% (500% x 6.75%). Capital at risk if the index fall by 30% or more before maturity	28/02/2006	28/02/2008	100.00%	0%	Barclays Bank PLC
260WC01510631	Equity Growth Deposit 4	GBP	FTSE 100 S&P 500 Nikkei 225	100% participation in positive growth of equally weighted basket of 3 indices	22/09/2004	22/09/2008	126.88%	100%	Standard Bank Offshore
260WC01510630	Equity Growth Deposit 4	USD	FTSE 100 S&P 500 Nikkei 225	75% participation in positive growth of equally weighted basket of 3 indices	22/09/2004	22/09/2008	126.88%	100%	Standard Bank Offshore
XS0330306142	3 Year Capital Protected Asian Currency Basket	USD	USD vs: INR, IDR, MYR, CNY, KRW, SGD	285% participation in positive growth of equally weighted basket of 6 asian currencies against the dollar	14/11/2007	14/11/2010	Redeemed early	100%	BNP Paribas Arbitrage Issuance BV
XS0312842015	Global Portfolio Picker 1 (bespoke)	USD	Aggressive Balanced Conservative	130% participation in the best performing portfolio of 3 portfolios: Aggressive, Balanced and Conservative	10/07/2007	05/01/2012	Redeemed early	100%	Deutsche Bank AG London
260WC01414747	Equity Growth Deposit 2	GBP	FTSE 100	75% participation in positive index growth with 25% locked-in if the index achieves 25% positive growth at any time before maturity	25/02/2004	25/02/2009	125.00%	125%	Standard Bank Offshore

Redeemed and matured structured products

ISIN	Product name	Currency	Underlying	Product summary ¹	Investment start date ²	Maturity date	Maturity value	Minimum return at maturity ⁴	Issuer
260WC01564309	Equity Growth Deposit 5	GBP	FTSE 100 S&P 500 Nikkei 225	100% participation in positive growth of the equally weighted basket of 3 indices	27/03/2005	27/04/2009	100.00%	100%	Standard Bank Offshore
260WC01564311	Equity Growth Deposit 5	USD	FTSE 100 S&P 500 Nikkei 225	75% participation in positive growth of the equally weighted basket of 3 indices	27/03/2005	27/04/2009	100.00%	100%	Standard Bank Offshore
260WC01477578	Equity Growth Deposit 3	GBP	FTSE 100	75% participation in positive index growth with 25% locked-in if the index achieves 25% positive growth at any time before maturity	12/05/2004	12/05/2009	125.00%	125%	Standard Bank Offshore
XS0257322437	UK Growth	GBP	FTSE 100	100% participation in positive index growth	28/07/2006	04/08/2009	100.00%	100%	HSBC Bank PLC/ Standard Bank Offshore
XS0257322783	UK Growth	USD	FTSE 100	100% participation in positive index growth	28/07/2006	04/08/2009	100.00%	100%	HSBC Bank PLC/ Standard Bank Offshore
XS0257323088	Commodity Double Growth	GBP	DJ-UBS Commodity	100% participation in negative index growth translated into a positive return (max 4.5%) or 70% participation in positive index growth	28/07/2006	04/08/2009	104.50%	100%	HSBC Bank PLC/ Standard Bank Offshore
XS0257323328	Commodity Double Growth	USD	DJ-UBS Commodity	100% participation in negative index growth translated into a positive returns (max 6%) or 70% participation in positive index growth	28/07/2006	04/08/2009	106.00%	100%	HSBC Bank PLC/ Standard Bank Offshore
XS0317677929	Dow Jones Eurostoxx 50 2 Year Accelerator	EUR	Euro Stoxx 50	210% participation in positive index growth capped at 40%. Capital at risk if the index falls by 30% or more before maturity. Capital protection lost on 30 September 2008 when DJ Eurostoxx 50 traded below 2928.14	15/08/2007	28/08/2009	63.82%	0%	ING Bank N.V.
XS0317679891	Dow Jones Eurostoxx 50 2 Year Accelerator	GBP	Euro Stoxx 50	240% participation in positive index growth capped at 40%. Capital at risk if the index falls by 30% or more before maturity. Capital protection lost on 30 September 2008 when DJ Eurostoxx 50 traded below 2928.14	15/08/2007	28/08/2009	63.82%	0%	ING Bank N.V.
XS0317680048	Dow Jones Eurostoxx 50 2 Year Accelerator	USD	Euro Stoxx 50	225% participation in positive index growth capped at 40%. Capital at risk if the index falls by 30% or more before maturity. Capital protection lost on 30 September 2008 when DJ Eurostoxx 50 traded below 2928.14	15/08/2007	28/08/2009	63.82%	0%	ING Bank N.V.

- 1 Full terms and details of the products are available in the relevant termsheets.
- 2 The date at which the investment starts to be evaluated.
- 3 Although deposit products show an indicative market value, deposits are not tradeable and can only be broken in exceptional circumstances at Standard Bank's discretion.
- 4 The capital protection, as well as the potential return, are dependent upon the issuer being able to meet its financial obligations.
- 5 The definition of issuer for Lehman Brothers includes holding companies or its subsidiaries. Values for structures issued by Lehman Brothers were obtained from an independent investment bank. This was necessary following Lehman Brothers' default.

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