

**产品概况:**

<b>产品编号</b> <b>Tranche ID</b>	<b>SD20130301</b>
<b>投资产品</b> <b>Investment Product</b>	<b>12个月人民币黄金挂钩双层塔式结构性投资产品</b> <b>12 month RMB Gold Linked Double Tower Structured Investment Product</b>
<b>挂钩标的</b> <b>Underlying</b>	发布在路透社XAU=EBS版面的即期黄金价格 (XAU/USD), 即每盎司黄金/美元 Spot price of gold (XAU/USD) as displayed on Reuters page XAU=EBS
<b>起始日</b> <b>Value Date</b>	2013-03-20
<b>到期日</b> <b>Maturity Date</b>	2014-03-20
<b>起始即期价格</b> <b>Initial Spot Price</b>	1,597 (XAU/USD)
<b>区间一</b> <b>Range One</b>	即期黄金价格1,450 (每盎司黄金/美元) 至1,800 (每盎司黄金/美元) From Spot Price of Gold 1,450 to 1,800 (XAU/USD)
<b>区间二</b> <b>Range Two</b>	即期黄金价格1,400 (每盎司黄金/美元) 至1,900 (每盎司黄金/美元) From Spot Price of Gold 1,400 to 1,900 (XAU/USD)
<b>当前状态</b> <b>Status</b>	截至2013年4月, 区间被突破, 客户将在到期时获得100%本金金额。 The Range has been breached as of the end of April 2013, customer will receive at maturity 100% of the Principal Amount.

**产品收益情况:**

<b>收益支付日</b> <b>Return Payment Date</b>	<b>年化收益率</b> <b>Annualized Return Rate</b>	<b>备注</b> <b>Note</b>
2014-03-20	0%	尚未到期/Not Matured

**免责声明:**

本资料仅供参考。虽然在编制本资料时银行已尽到合理审慎的职责, 但对于本资料中的任何错误、遗漏、错误的事实陈述或意见, 银行概不承担任何责任。本资料所引述之任何法律、法规和市场惯例可能会随时变更。本资料所表达的任何观点也可能会更改, 恕不另行通知。

**Disclaimer:**

This material is for reference only. Although the material is prepared by the Bank with due diligence, the Bank shall not be responsible for any errors, omissions, incorrect statements of fact or opinion in this material. Any legal, regulatory and market practices cited in this material may change at any time. Any opinion expressed in this material may change as well without notice.

