EFG Financial Products

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COSI
Investor Protection
engineered by SIX Group

Product Report as of 03/02/2012
COSI (Collateral Secured Instruments)

Capital Protection Products
SSPA Product Type: 1140
Collateralised Derivatives

Capital Protection with Coupon on American Blue Chips

100.00% Capital Protection - 1.00% Minimum Coupon Rate - 6.00% Maximum Bonus Coupon Rate

Final Fixing Date 26/02/2015; issued in USD; listed on SIX Swiss Exchange

This Product is collateralised in accordance with the terms and conditions of the SIX Swiss Exchange Ltd Framework Agreement for Collateral Secured Instruments.

Assumptions made herein are based on data and models we consider reliable and accurate. This notwithstanding EFG Financial Products AG makes no representations or warranties with respect to completeness or correctness of the assumptions made herein.

Product Details

Issuance data

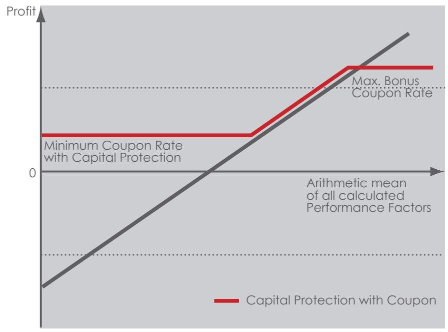
Issue Date	12/03/2010
First Exchange Trading Date	12/03/2010
Issue Price	100.00%
Issue Size	USD 10'000'000 (can be increased at any time)

General Information

Swiss Security Number	10991481
ISIN	CH0109914819
SIX Symbol	CPUUS
Redemption Date	05/03/2015 (subject to Settlement Disruption Event provisions)
Denomination	USD 1'000
Settlement Currency	USD
Capital Protection	100.00%
Minimum Coupon Rate	1.00%
Maximum Bonus Coupon Rate	6.00%
Listing/Exchange	SIX Swiss Exchange; traded on Scoach Swiss AG Listing will be applied for.
Quoting Type	Secondary market prices are quoted dirty; accrued Coupon Amount is included in the prices.
Quotation Type	Secondary market prices are quoted in percentage.

Market expectation
Modest price increase of the Underlying.
Possibility of large price decline of the Underlying.

Product description
This Product offers the Investor on the Redemption Date a Cash Settlement equal to the Denomination multiplied by the Capital Protection. In addition, the Investor will receive on the Coupon Payment Date(s) a coupon payment corresponding to the Denomination multiplied by the greater of the Bonus Coupon Rate and the Minimum Coupon Rate. The Bonus Coupon Rate is calculated based on the performance of each Underlying and is capped at the Maximum Bonus Coupon Rate, as described under "Redemption".



Underlying

Underlying	Related Exchange	Bloomberg Ticker	Initial Fixing Level (100%)*
3M CO	NYSE	MMM UN	USD 80.15
AT T INC-REG	NYSE	T UN	USD 24.81
BOEING CO	NYSE	BA UN	USD 63.16
CATERPILLAR INC	NYSE	CAT UN	USD 57.05
CHEVRON CORP	NYSE	CVX UN	USD 72.30
COCA-COLA CO/THE	NYSE	KO UN	USD 52.72
DU PONT (E.I.) DE NEMOURS-REG	NYSE	DD UN	USD 33.72
EXXON MOBIL CORP-REG	NYSE	XOM UN	USD 65.00
GENERAL ELECTRIC CO-REG	NYSE	GE UN	USD 16.06
HOME DEPOT INC	NYSE	HD UN	USD 31.20
INTEL CORP-REG	Nasdaq	INTC UQ	USD 20.53
JOHNSON & JOHNSON-REG	NYSE	JNJ UN	USD 63.00
KRAFT FOODS INC-CLASS A-REG	NYSE	KFT UN	USD 28.43
MCDONALD'S CORP-REG	NYSE	MCD UN	USD 63.85
MERCK CO. INC.	NYSE	MRK UN	USD 36.88
PFIZER INC-REG	NYSE	PFE UN	USD 17.55
PROCTER GAMBLE CO	NYSE	PG UN	USD 63.28

* *levels are expressed in percentage of the Initial Fixing Level*

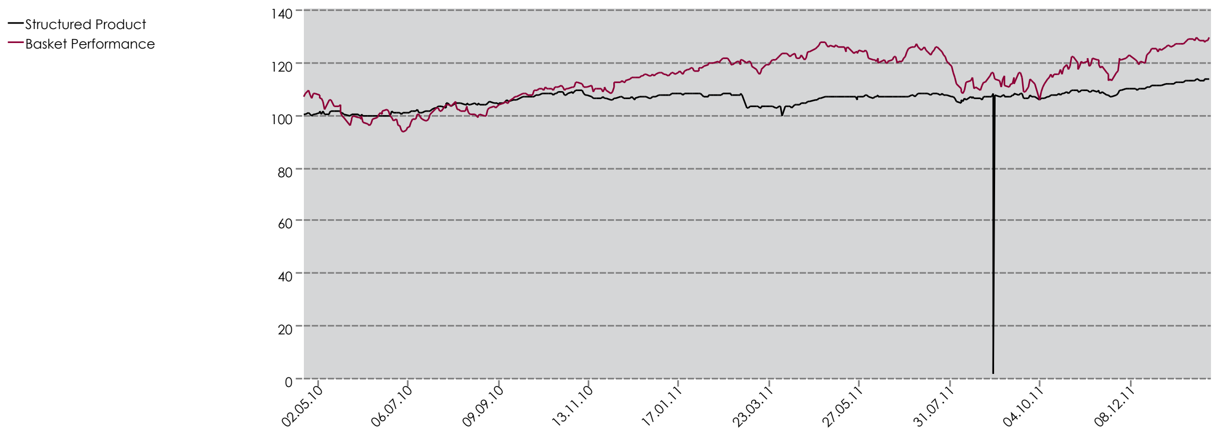
Subscription End Date 26/02/2010 OVER	First Exchange Trading Date 12/03/2010 TRADING	Coupon Amount 04/03/2011 PAID	Coupon Amount 05/03/2012	Coupon Amount 05/03/2013	Coupon Amount 05/03/2014	Coupon Amount 05/03/2015
Final Fixing Date 26/02/2015						

Underlying	Related Exchange	Bloomberg Ticker	Initial Fixing Level (100%)*
UNITED TECHNOLOGIES CORP	NYSE	UTX UN	USD 68.65
VERIZON COMMUNICATIONS INC-REG	NYSE	VZ UN	USD 27.03
WAL-MART STORES INC	NYSE	WMT UN	USD 54.07

Performance

	Last price	Week to date	Month to date	Year to date	Since inception
Structured Product	**113.76%**	**0.25%**	**0.14%**	**2.03%**	**13.76%**
3M CO	USD 87.81	0.13%	1.58%	7.46%	9.56%
AT T INC-REG	USD 29.95	2.71%	1.84%	-0.96%	20.72%
BOEING CO	USD 76.34	2.40%	2.91%	4.08%	20.87%
CATERPILLAR INC	USD 113.78	2.37%	4.32%	25.47%	99.44%
CHEVRON CORP	USD 105.50	1.48%	2.35%	-0.85%	45.92%
COCA-COLA CO/THE	USD 68.00	0.64%	0.80%	-2.97%	28.97%
DU PONT (E.I.) DE NEMOURS-REG	USD 52.01	2.54%	2.20%	13.61%	54.24%
EXXON MOBIL CORP-REG	USD 84.90	-1.18%	1.41%	0.13%	30.62%
GENERAL ELECTRIC CO-REG	USD 19.01	-0.21%	1.39%	5.79%	18.34%
HOME DEPOT INC	USD 45.17	0.67%	1.76%	7.45%	44.78%
INTEL CORP-REG	USD 26.74	-0.04%	1.21%	10.27%	30.25%
JOHNSON & JOHNSON-REG	USD 65.64	0.11%	-0.24%	0.01%	4.19%
KRAFT FOODS INC-CLASS A-REG	USD 38.94	1.20%	1.94%	4.19%	36.95%
MCDONALD'S CORP-REG	USD 100.01	1.34%	0.97%	-0.32%	56.63%
MERCK CO. INC.	USD 38.37	-0.39%	0.29%	1.78%	4.04%
PFIZER INC-REG	USD 21.18	-1.53%	-1.19%	-1.99%	20.68%
PROCTER GAMBLE CO	USD 62.77	-2.38%	-0.43%	-5.91%	-0.81%
UNITED TECHNOLOGIES CORP	USD 81.05	4.42%	3.45%	10.89%	18.06%
VERIZON COMMUNICATIONS INC-REG	USD 37.84	1.69%	0.48%	-5.68%	39.98%
WAL-MART STORES INC	USD 62.03	2.17%	1.09%	3.80%	14.72%

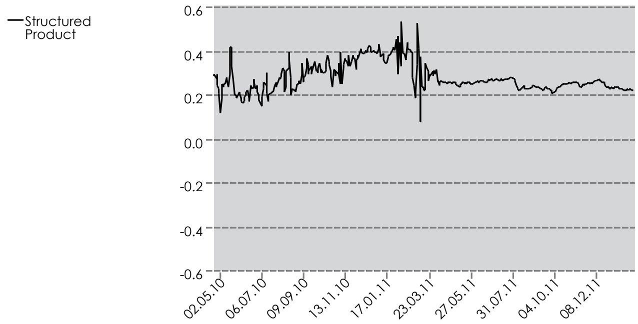
Performance over time



Sensitivity

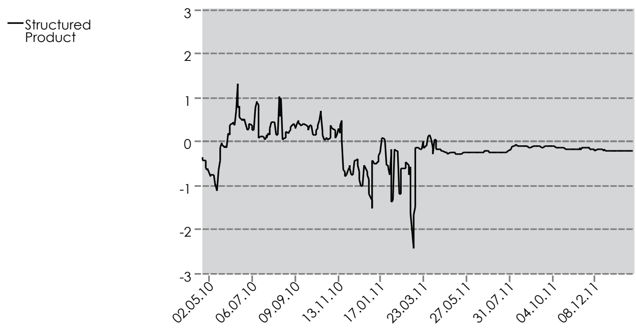
	Delta
Structured Product	**0.22**
3M CO	0.01
AT T INC-REG	0.01
BOEING CO	0.01
CATERPILLAR INC	0.00
CHEVRON CORP	0.00
COCA-COLA CO/THE	0.00
DU PONT (E.I.) DE NEMOURS-REG	0.00
EXXON MOBIL CORP-REG	0.01
GENERAL ELECTRIC CO-REG	0.01
HOME DEPOT INC	0.00
INTEL CORP-REG	0.01
JOHNSON & JOHNSON-REG	0.02
KRAFT FOODS INC-CLASS A-REG	0.00
MCDONALD'S CORP-REG	0.00
MERCK CO. INC.	0.03
PFIZER INC-REG	0.01
PROCTER GAMBLE CO	0.05
UNITED TECHNOLOGIES CORP	0.01
VERIZON COMMUNICATIONS INC-REG	0.01
WAL-MART STORES INC	0.01

Delta is the rate of change of the price of a derivative with respect to the price of the underlying asset. If the Delta of the Underlying is 0.1, a 1% move in the Underlying means that the price of the Structured Product will change by 0.1%.



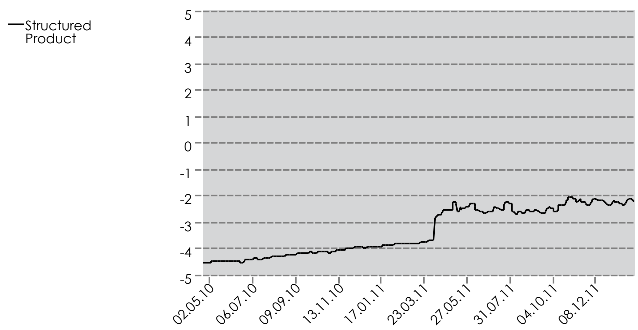
	Vega
Structured Product	**-0.20**
3M CO	-0.01
AT T INC-REG	-0.02
BOEING CO	-0.01
CATERPILLAR INC	0.00
CHEVRON CORP	0.00
COCA-COLA CO/THE	0.00
DU PONT (E.I.) DE NEMOURS-REG	0.00
EXXON MOBIL CORP-REG	-0.01
GENERAL ELECTRIC CO-REG	-0.01
HOME DEPOT INC	0.00
INTEL CORP-REG	-0.01
JOHNSON & JOHNSON-REG	-0.01
KRAFT FOODS INC-CLASS A-REG	0.00
MCDONALD'S CORP-REG	0.00
MERCK CO. INC.	-0.02
PFIZER INC-REG	-0.01
PROCTER GAMBLE CO	-0.03
UNITED TECHNOLOGIES CORP	-0.01
VERIZON COMMUNICATIONS INC-REG	-0.01
WAL-MART STORES INC	-0.02

Vega is the rate of change of the price of a derivative with respect to the implied volatility of an Underlying. If the Vega of the Underlying is 0.1, a 1% move in the implied volatility of the Underlying means that the price of the Structured Product will change by 0.1%.

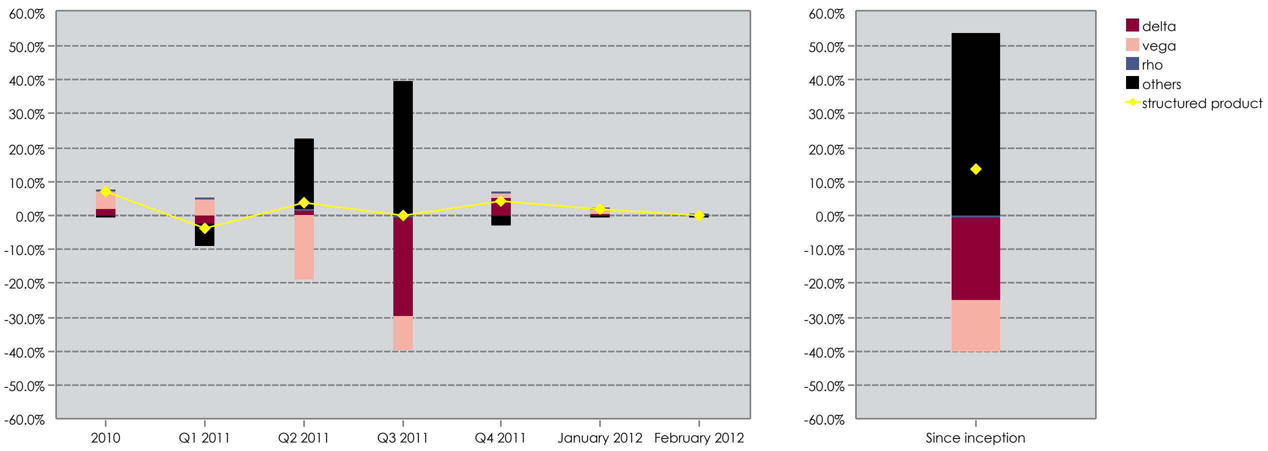


	Rho
Structured Product	**-2.22**

Rho is the rate of change of the price of a derivative with respect to the duration matching interest rate. If the Rho is 0.1, a 1% move in the rates means that the price of the Structured Product will change by 0.1%.



Performance attribution



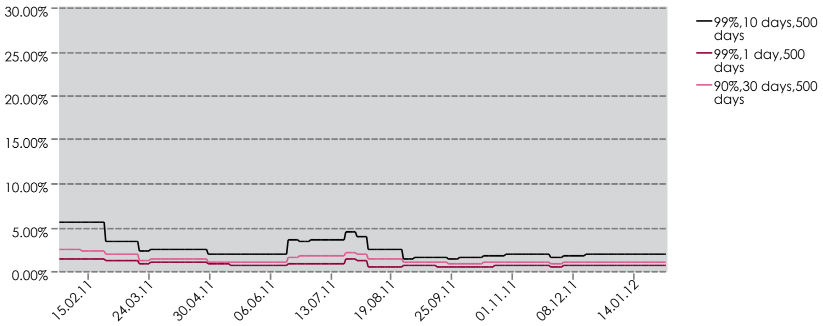
VaR over time

Value at Risk (VaR) is the maximum loss not exceeded over a set time period at a given probability (confidence level). VaR calculation is based on extensive historical data. It is expressed as a percentage of the value of the product. The Calculation Agent determined this VaR classification, based on 99%, 10 days. It can differ from the SSPA classification.

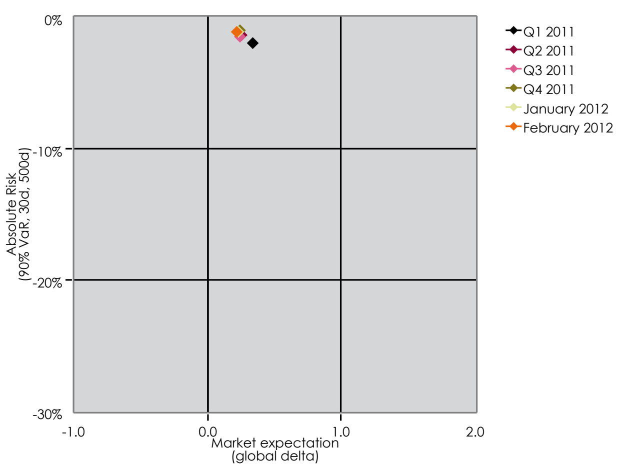
Risik Class*	**1**	2	3	4	5	6
VaR Interval (in %)	**0 < VaR ≤ 5**	5 < VaR ≤ 15	15 < VaR ≤ 30	30 < VaR ≤ 39	39 < VaR ≤ 50	50 < VaR ≤ 100
Risk	**Low**	Moderate	Medium	Increased	High	Very High

*Source Categories: SVSP
Source Calculations: EFGFP

Confidence level	Period of Time	Price History	VaR (Max Loss in %)
90.00%	30 day(s)	500 day(s)	1%
99.00%	1 day(s)	500 day(s)	1%
99.00%	10 day(s)	500 day(s)	2%



Risk - Market expectation



As derivative capital markets instruments, Structured Products change their risk-reward characteristics throughout their lifetime in conjunction with the changing market conditions. Our dynamic classification regarding risk and reward should help to illustrate these changes. The Value at Risk of the Structured Product serves as a risk measurement with a level of confidence of 90% over 30 days and a history of 500 days. The implied market expectation of the Structured Product will be signified through the help of the Global Delta.

Product Documentation

Only the Final Termsheet in English language together with the Programme containing all further relevant terms and conditions, as amended from time to time (the "Programme"), shall form the entire documentation for this Product ("Product Documentation"), and accordingly the Final Termsheet should always be read together with the Programme. Definitions used in the Final Termsheet, but not defined therein shall have the meaning given to them in the Programme.

Please refer to the Termsheet in connection with the Programme for any information concerning risks aligned with this product.

Notices to Investors in connection with this Product shall be validly given in accordance with the terms and conditions of the Programme. In addition, any changes with regard to the terms and conditions of this Product will be published on the relevant Termsheet on the Issuer's website www.efgfp.com under the section "Products" or, for listed products, in any other form as permitted by the rules and regulations of the SIX Swiss Exchange Ltd. Notices to Investors relating to the Issuer and/or Guarantor and/or the Payment Undertaker will be published under the section "About us" on the Issuer's website www.efgfp.com.

During the whole term of this Product, the Product Documentation can be ordered free of charge from the Lead Manager at Brandschenkestrasse 90, P.O. Box 1686, CH-8027 Zurich (Switzerland), via telephone (+41-(0)58-800 1000), fax (+41-(0)58-800 1010) or via e-mail (termsheet@efgfp.com).