

## UOB Structured Deposit – GrowthValue Deposit

### Return Tracker

Indicative Performance, 14 November 2008

n	Valuation Date(n)	S&P Pure Style Strategy Index Level	Return	S&P 500 Total Return Index Level	Return	Relative Performance(n)	Average Monthly Relative Performance(n)
Initial Valuation Date	16 Apr 07	5994.62		2275.353			
1	14 May 07	6158.54	2.73445%	2332.433	2.50862%	0.22583%	0.22583%
2	14 Jun 07	6123.11	2.14342%	2367.52	4.05067%	-1.90725%	-0.84071%
3	16 Jul 07	6146.87	2.53978%	2411.653	5.99028%	-3.45050%	-1.71064%
4	14 Aug 07	5495.91	-8.31929%	2223.705	-2.26989%	-6.04940%	-2.79533%
5	14 Sep 07	5571.85	-7.05249%	2318.107	1.87901%	-8.93150%	-4.02256%
6	15 Oct 07	5910.32	-1.40626%	2421.674	6.43069%	-7.83696%	-4.65830%
7	14 Nov 07	5617.42	-6.29231%	2304.057	1.26152%	-7.55383%	-5.07194%
8	14-Dec-07	5648.58	-5.77251%	2303.788	1.24970%	-7.02221%	-5.31573%
9	14 Jan 08	5365.76	-10.49041%	2225.976	-2.17008%	-8.32033%	-5.64957%
10	14-Feb-08	5251.14	-12.40245%	2123.941	-6.65444%	-5.74801%	-5.65941%
11	14 Mar 08	5015.55	-16.3325%	2032.785	-10.66068%	-5.6718%	-5.66054%
12	14-Apr-08	5203.31	-13.20034%	2098.915	-7.75431%	-5.44602%	-5.64266%
13	14-May-08	5549.9	-7.41865%	2229.744	-2.00448%	-5.41417%	-5.62509%
14	16-Jun-08	5444.78	-9.17222%	2157.14	-5.19537%	-3.97685%	-5.50736%
15	14-Jul-08	4902.97	-18.21050%	1951.084	-14.25137%	-3.95912%	-5.40414%
16	15-Aug-08	5153.66	-14.02858%	2066.356	-9.18526%	-4.84332%	-5.36909%
17	15-Sep-08	4689.36	-21.77386%	1902.174	-16.40093%	-5.37293%	-5.36932%
18	14-Oct-08	3720.17	-37.94152%	1594.414	-29.92674%	-8.01478%	-5.51629%
19	14-Nov-08	3170.72	-47.10724%	1399.196	-38.50642%	-8.60082%	-5.67863%

#### 1<sup>st</sup> Year Guaranteed Interest:

SGD Tranche: 6.18% of the principal to be paid on 21 April 2008

USD Tranche: 7.18% of the principal to be paid on 21 April 2008

AUD Tranche: 8.18% of the principal to be paid on 21 April 2008

**Indicative Performance, 14 November 2008:**

SGD Tranche: PR of 38% x Average Monthly Relative Performance = -2.15788%\*

USD Tranche: PR of 68% x Average Monthly Relative Performance = -3.86147%\*

AUD Tranche: PR of 138% x Average Monthly Relative Performance = -7.83651%\*

Whether any Trigger Event occurs and whether any Trigger Bonus Interest will be paid in subsequent Years will depend on the performance of the Underlying Indices.

\*Indicative only and is subject to change as the relevant period has not ended.