

UOB Fixed Deposit Plus – Series 3 (SGD)

Return Tracker

(Matured on 15 December 2008)

Starting Level on 15 Dec 2003: 178.04

Quarter	Period	DJGT Highest Closing Level	Date	Index Return = Highest Closing Level/Starting Level - 1	SGD Tranche Index Return/20 x PR of 35%
1	16 Dec 03 to 15 Mar 04	191.85	17 Feb 04	7.75668%	0.13574%
2	16 Mar 04 to 15 Jun 04	187.31	08 Jun 04	5.20670%	0.09112%
3	16 Jun 04 to 15 Sep 04	187.33	18 Jun 04	5.21793%	0.09131%
4	16 Sep 04 to 15 Dec 04	194.07	15 Dec 04	9.00359%	0.15756%
5	16 Dec 04 to 15 Mar 05	199.75	04 Mar 05	12.19389%	0.21339%
6	16 Mar 05 to 15 Jun 05	195.07	16 Mar 05	9.56527%	0.16739%
7	16 Jun 05 to 15 Sep 05	198.90	09 Sep 05	11.71647%	0.20504%
8	16 Sep 05 to 15 Dec 05	200.33	14 Dec 05	12.51966%	0.21909%
9	16 Dec 05 to 15 Mar 06	204.88	15 Mar 06	15.07526%	0.26382%
10	16 Mar 06 to 15 Jun 06	212.05	09 May 06	19.10245%	0.33429%
11	16 Jun 06 to 15 Sep 06	216.54	04 Sep 06	21.62435%	0.37843%
12	16 Sep 06 to 15 Dec 06	231.21	15 Dec 06	29.86408%	0.52262%
13	16 Dec 06 to 15 Mar 07	233.49	14 Feb 07	31.14469%	0.54503%
14	16 Mar 07 to 15 Jun 07	242.91	04 Jun 07	36.43563%	0.63762%
15	16 Jun 07 to 17 Sep 07	248.77	16 Jul 07	39.72703%	0.69522%
16	18 Sep 07 to 17 Dec 07	251.36	31 Oct 07	41.18176%	0.72068%
17	18 Dec 07 to 17 Mar 08	243.01	26 Dec 07	36.49180%	0.63861%
18	18 Mar 08 to 16 Jun 08	227.21	02 May 08	27.61739%	0.48330%
19	17 Jun 08 to 15 Sep 08	211.78	17 Jun 08	18.95080%	0.33164%
20	16 Sep 08 to 8 Dec 08	190.69	19 Sep 08	7.10514%	0.12434%
Total				6.95626%	6.95626%

Bonus calculation = Max (0, PR x Average Index Return - Guaranteed Interest)
= Max (0, 6.95626% - 3.8%)
= 3.15626% (to be paid on 15 December 2008)

Guaranteed interest of 1.9% was paid for Year 1 and Year 2 on 15 December 2004 and 15 December 2005 respectively.