

UOB Structured Deposit – Asia Dragon

Return Tracker

Maturity Return, 5 June 2009

Month	Date	Closing Level of Underlying Index	Return = (Closing Level / Initial Level) -1
0	12-Jun-06	10462.75	
1	5-Jul-06	11280.04	7.8114%
2	7-Aug-06	11586.82	10.7435%
3	5-Sep-06	11920.66	13.9343%
4	5-Oct-06	12117.51	15.8157%
5	6-Nov-06	12890.69	23.2056%
6	5-Dec-06	14254.6	36.2414%
7	5-Jan-07	16510.74	57.8050%
8	5-Feb-07	15675.18	49.8189%
9	5-Mar-07	13965.13	33.4748%
10	10-Apr-07	16181.13	54.6547%
11	7-May-07	16732.64	59.9258%
12	5-Jun-07	17323.37	65.5719%
13	5-Jul-07	19846.78	89.6899%
14	6-Aug-07	19262.92	84.1095%
15	5-Sep-07	21979.74	110.0761%
16	5-Oct-07	26828.21	156.4164%
17	5-Nov-07	28072.30	168.3071%
18	5-Dec-07	27511.81	162.9501%
19	7-Jan-08	24637.32	135.4765%
20	5-Feb-08	22760.06	117.5342%
21	5-Mar-08	20790.41	98.7088%
22	7-Apr-08	21980.01	110.0787%
23	5-May-08	23780.45	127.2868%
24	5-Jun-08	21525.27	105.7324%
25	7-Jul-08	19244.9	83.9373%
26	5-Aug-08	19294.65	84.4128%
27	5-Sep-08	17203.57	64.4268%
28	6-Oct-08	13541.38	29.4247%
29	5-Nov-08	11813.68	12.9118%
30	5-Dec-08	11797.57	12.7578%
31	5-Jan-09	13857.35	32.4446%
32	5-Feb-09	11750.82	12.3110%
33	5-Mar-09	10898.79	4.1675%
34	6-Apr-09	13715.3	31.0870%
35	5-May-09	14943.19	42.8228%
36	5-Jun-09	17051.05	62.9691%
		Average Monthly Return	65.8067%

Average Monthly Return = 65.8067%
PR of 26% x Average Monthly Return = 17.1097%

Maturity Bonus Interest = Max (0, PR x Average Monthly Return - Total Guaranteed Interest)
= Max (0, PR x Average Monthly Return - 6.5%)
= Max (0, 17.1097% - 6.5%)
= 10.6097% (to be paid on 12 June 2009)

Participation Rate (PR) is fixed at 26%.

Guaranteed Interest of 3.5% was paid on 12 June 2007 for Year 1 and 3% was paid on 12 June 2008 for Year 2.