

UOB Structured Deposit – Phoenix Deposit

Return Tracker

Matured on 27 March 2012

i	Valuation Date (i)	Closing Level of Underlying Index	Return
Initial Valuation Date	27-Mar-07	9570.27	N.A.
1	27-Jun-07	11914.53	24.4952%
2	27-Sep-07	16644.49	73.9187%
3	27-Dec-07	16348.00	70.8207%
4	27-Mar-08	11828.84	23.5999%
5	27-Jun-08	11814.42	23.4492%
6	29-Sep-08	8955.26	-6.4263%
7	29-Dec-08	7797.78	-18.5208%
8	27-Mar-09	8481.22	-11.3795%
9	29-Jun-09	10987.57	14.8094%
10	28-Sep-09	11752.65	22.8037%
11	28-Dec-09	12669.52	32.3841%
12	29-Mar-10	12215.48	27.6399%
13	28-Jun-10	11856.55	23.8894%
14	27-Sep-10	12316.80	28.6986%
15	28-Dec-10	12309.59	28.6232%
16	28-Mar-11	12894.47	34.7347%
17	27-Jun-11	12478.61	30.3893%
18	27-Sep-11	9294.22	-2.8845%
19	28-Dec-11	9980.51	4.2866%
20	20-Mar-12	10870.61	13.5873%

Average Quarterly Return : 21.9459%

Participation Rate (PR) of 18% multiplied by Average Quarterly Return : 3.9503%

Maturity Bonus Interest = Max (0, PR x Average Quarterly Return - Total Guaranteed Interest of 12.5%)

= Max (0, 3.9503% - 12.5%)

= -8.5497% (**set to 0%**)

Participation Rate (PR) is fixed at 18%.

Total interest of 12.5% was paid to-date

- Guaranteed annual interest of 2.5% for Year 1 was paid on 27 March 2008
- Guaranteed annual interest of 2.5% for Year 2 was paid on 27 March 2009
- Guaranteed annual interest of 2.5% for Year 3 was paid on 29 March 2010
- Guaranteed annual interest of 2.5% for Year 4 was paid on 28 March 2011
- Guaranteed annual interest of 2.5% for Year 5 was paid on 27 March 2012