

## UOB Fixed Deposit Plus – Best of 2 (NZD)

### Return Tracker

Matured on 10 November 2008

Quarter	Period	S&P 500		Dow Jones Global Titans 50		NZD tranche	
		Level	Return	Level	Return	Highest Return	Return / 16
	Starting Level (8 Nov 04)	1164.89	-	189.13	-	-	-
1	8-Feb-05	1202.30	3.2115%	193.87	2.5062%	3.2115%	0.2007%
2	9-May-05	1178.84	1.1975%	192.74	1.9087%	1.9087%	0.1193%
3	8-Aug-05	1223.13	4.9996%	196.03	3.6483%	4.9996%	0.3125%
4	8-Nov-05	1218.59	4.6099%	194.56	2.8710%	4.6099%	0.2881%
5	8-Feb-06	1265.65	8.6497%	198.87	5.1499%	8.6497%	0.5406%
6	8-May-06	1324.66	13.7155%	211.09	11.6111%	13.7155%	0.8572%
7	8-Aug-06	1271.48	9.1502%	209.29	10.6593%	10.6593%	0.6662%
8	8-Nov-06	1385.72	18.9572%	225.12	19.0292%	19.0292%	1.1893%
9	8-Feb-07	1448.31	24.3302%	232.08	22.7092%	24.3302%	1.5206%
10	8 May 07	1507.72	29.4302%	238.99	26.3628%	29.4302%	1.8394%
11	8-Aug-07	1497.49	28.5521%	242.66	28.3033%	28.5521%	1.7845%
12	8 Nov 07	1474.77	26.6017%	239.64	26.7065%	26.7065%	1.6692%
13	8-Feb-08	1331.29	14.2846%	212.78	12.5046%	14.2846%	0.8928%
14	8 May 08	1397.68	19.9839%	223.99	18.4318%	19.9839%	1.2490%
15	8-Aug-08	1296.32	11.2826%	201.20	6.3819%	11.2826%	0.7052%
16	3 Nov 08	966.30	-17.0480%	153.24	-18.9764%	0.0000%	0.0000%
						<b>Total</b>	<b>13.8346%</b>

Maturity Bonus calculation =  $\text{Max}(0, \text{PR} \times \text{Average Quarterly Return of the Better Performing Index} - \text{Guaranteed Interest})$   
=  $\text{Max}(0, 65\% \times 13.8346\% - 15.9\%)$   
=  $\text{Max}(0, 8.9925\% - 15.9\%)$   
= 0%

Guaranteed Interest of 5.3% for Year 1 was paid on 8 November 2005

Guaranteed Interest of 5.3% for Year 2 was paid on 8 November 2006

Guaranteed Interest of 5.3% for Year 3 was paid on 8 November 2007