

UOB Fixed Deposit Plus – Series 1 (Matured on 5 May 2008)

Return Tracker

Date	DJGT Level	USD/SGD	DJGT Level in SGD	Month-on-month Return (MOMR) (subject to 4% cap)
05-May-03	156.59	1.7596	275.5357	0.0000%
05-Jun-03	164.78	1.7175	283.0096	2.7125%
07-Jul-03	167.36	1.7480	292.5452	3.3694%
05-Aug-03	161.06	1.7630	283.9487	-2.9385%
05-Sep-03	167.81	1.7605	295.4295	4.0000%
06-Oct-03	171.80	1.7300	297.2140	0.6040%
05-Nov-03	170.30	1.7418	296.6285	-0.1970%
05-Dec-03	175.24	1.7174	300.9571	1.4593%
05-Jan-04	188.09	1.6996	319.6777	4.0000%
05-Feb-04	187.07	1.6944	316.9714	-0.8466%
05-Mar-04	189.85	1.7170	325.9724	2.8397%
05-Apr-04	186.93	1.6775	313.5750	-3.8032%
05-May-04	185.59	1.6907	313.7770	0.0644%
07-Jun-04	187.05	1.7057	319.0511	1.6808%
06-Jul-04	182.57	1.7174	313.5457	-1.7256%
05-Aug-04	179.05	1.7211	308.1629	-1.7168%
07-Sep-04	183.48	1.7043	312.7049	1.4739%
05-Oct-04	184.97	1.6863	311.9149	-0.2526%
05-Nov-04	189.53	1.6550	313.6721	0.5634%
06-Dec-04	192.01	1.6333	313.6099	-0.0198%
05-Jan-05	191.61	1.6475	315.6774	0.6593%
07-Feb-05	193.69	1.6370	317.0705	0.4413%
07-Mar-05	199.35	1.6266	324.2627	2.2683%
05-Apr-05	191.81	1.6674	319.8239	-1.3689%
05-May-05	192.72	1.6371	315.5019	-1.3514%
06-Jun-05	192.48	1.6668	320.8256	1.6874%
05-Jul-05	192.00	1.6933	325.1136	1.3366%
05-Aug-05	195.50	1.6545	323.4547	-0.5103%
06-Sep-05	197.64	1.6741	330.8691	2.2923%
05-Oct-05	193.58	1.6921	327.5567	-1.0011%
07-Nov-05	194.89	1.7003	331.3714	1.1646%
05-Dec-05	198.74	1.6894	335.7513	1.3217%
05-Jan-06	202.37	1.6474	333.3843	-0.7050%
06-Feb-06	199.01	1.6289	324.1673	-2.7647%
06-Mar-06	201.38	1.6233	326.9001	0.8430%
05-Apr-06	205.80	1.6067	330.6588	1.1498%
05-May-06	211.31	1.5784	333.5317	0.8688%
05-Jun-06	203.10	1.5738	319.6387	-4.1654%
05-Jul-06	203.57	1.5823	322.1088	0.7728%
07-Aug-06	209.26	1.5716	328.8730	2.1000%
05-Sep-06	215.91	1.5691	338.7843	3.0137%
05-Oct-06	218.98	1.5845	346.9738	2.4173%
06-Nov-06	224.38	1.5666	351.5137	1.3084%
05-Dec-06	226.96	1.5408	349.6999	-0.5160%
05-Jan-07	229.89	1.5370	353.3409	1.0412%
05-Feb-07	232.75	1.5352	357.3178	1.1255%
05-Mar-07	219.24	1.5266	334.6917	-6.3322%

Date	DJGT Level	USD/SGD	DJGT Level in SGD	Month-on-month Return (MOMR) (subject to 4% cap)
05-Apr-07	229.86	1.5129	347.7551	3.9031%
07-May-07	240.02	1.5145	363.5102	4.0000%
05-Jun-07	242.02	1.5302	370.3390	1.8786%
05-Jul-07	243.04	1.5210	369.6638	-0.1823%
06-Aug-07	235.92	1.5184	358.2209	-3.0955%
05-Sep-07	236.84	1.5273	361.7257	0.9784%
05-Oct-07	249.78	1.4739	368.1507	1.7762%
05-Nov-07	242.99	1.4501	352.3597	-4.2893%
05-Dec-07	242.95	1.4459	351.2814	-0.3060%
07-Jan-08	235.03	1.4354	337.3620	-3.9625%
05-Feb-08	215.76	1.4150	305.3004	-9.5036%
05-Mar-08	215.29	1.3894	299.1239	-2.0231%
07-Apr-08	224.02	1.3806	309.2820	3.3960%
28-Apr-08	224.49	1.3623	305.8227	-1.1185%
			Total	9.8158%

Bonus calculation = Max (0, PR x Total Month-on-month return – Total Fixed Interest)
 = Max (0, 45% x 9.8158% - 3.3%)
 = Max (0, 4.4171% – 3.3%)
 = 1.1171% (Maturity Bonus to be paid on 5 May 2008)