

UOB Fixed Deposit Plus – Series 2 (SGD)

Return Tracker (Matured on 5 September 2008)

Date	DJGT Level	USD/SGD	DJGT Level in SGD	Month-on-month Return (MOMR) (subject to 4% cap)	MOMR x Participation Rate of 39%
05-Sep-03	167.81	1.7545	294.4226	0.0000%	0.0000%
06-Oct-03	171.80	1.7300	297.2140	0.9481%	0.3698%
05-Nov-03	170.30	1.7418	296.6285	-0.1970%	-0.0768%
05-Dec-03	175.24	1.7174	300.9571	1.4593%	0.5691%
05-Jan-04	188.09	1.6996	319.6777	4.0000%	1.5600%
05-Feb-04	187.07	1.6944	316.9714	-0.8466%	-0.3302%
05-Mar-04	189.85	1.7170	325.9724	2.8397%	1.1075%
05-Apr-04	186.93	1.6775	313.5750	-3.8032%	-1.4833%
05-May-04	185.59	1.6907	313.7770	0.0644%	0.0251%
07-Jun-04	187.05	1.7057	319.0511	1.6808%	0.6555%
06-Jul-04	182.57	1.7174	313.5457	-1.7256%	-0.6730%
05-Aug-04	179.05	1.7211	308.1629	-1.7168%	-0.6695%
07-Sep-04	183.48	1.7043	312.7049	1.4739%	0.5748%
05-Oct-04	184.97	1.6863	311.9149	-0.2526%	-0.0985%
05-Nov-04	189.53	1.6550	313.6721	0.5634%	0.2197%
06-Dec-04	192.01	1.6333	313.6099	-0.0198%	-0.0077%
05-Jan-05	191.61	1.6475	315.6774	0.6593%	0.2571%
07-Feb-05	193.69	1.6370	317.0705	0.4413%	0.1721%
07-Mar-05	199.35	1.6266	324.2627	2.2683%	0.8846%
05-Apr-05	191.81	1.6674	319.8239	-1.3689%	-0.5339%
05-May-05	192.72	1.6371	315.5019	-1.3514%	-0.5270%
06-Jun-05	192.48	1.6668	320.8256	1.6874%	0.6581%
05-Jul-05	192.00	1.6933	325.1136	1.3366%	0.5213%
05-Aug-05	195.50	1.6545	323.4547	-0.5103%	-0.1990%
06-Sep-05	197.64	1.6741	330.8691	2.2923%	0.8940%
05-Oct-05	193.58	1.6921	327.5567	-1.0011%	-0.3904%
07-Nov-05	194.89	1.7003	331.3714	1.1646%	0.4542%
05-Dec-05	198.74	1.6894	335.7513	1.3217%	0.5155%
05-Jan-06	202.37	1.6474	333.3843	-0.7050%	-0.2749%
06-Feb-06	199.01	1.6289	324.1673	-2.7647%	-1.0782%
06-Mar-06	201.38	1.6233	326.9001	0.8430%	0.3288%
05-Apr-06	205.80	1.6067	330.6588	1.1498%	0.4484%
05-May-06	211.31	1.5784	333.5317	0.8688%	0.3388%
05-Jun-06	203.10	1.5738	319.6387	-4.1654%	-1.6245%
05-Jul-06	203.57	1.5823	322.1088	0.7728%	0.3014%
07-Aug-06	209.26	1.5716	328.8730	2.1000%	0.8190%
05-Sep-06	215.91	1.5691	338.7843	3.0137%	1.1753%
05-Oct-06	218.98	1.5845	346.9738	2.4173%	0.9428%
06-Nov-06	224.38	1.5666	351.5137	1.3084%	0.5103%
05-Dec-06	226.96	1.5408	349.6999	-0.5160%	-0.2012%
05-Jan-07	229.89	1.5370	353.3409	1.0412%	0.4061%
05-Feb-07	232.75	1.5352	357.3178	1.1255%	0.4390%
05-Mar-07	219.24	1.5266	334.6917	-6.3322%	-2.4696%

Date	DJGT Level	USD/SGD	DJGT Level in SGD	Month-on-month Return (MOMR) (subject to 4% cap)	MOMR x Participation Rate of 39%
05-Apr-07	229.86	1.5129	347.7551	3.9031%	1.5222%
07-May-07	240.02	1.5145	363.5102	4.0000%	1.5600%
05-Jun-07	242.02	1.5302	370.3390	1.8786%	0.7326%
05-Jul-07	243.04	1.5210	369.6638	-0.1823%	-0.0711%
06-Aug-07	235.92	1.5184	358.2209	-3.0955%	-1.2072%
05-Sep-07	236.84	1.5273	361.7257	0.9784%	0.3816%
05-Oct-07	249.78	1.4739	368.1507	1.7762%	0.6927%
05-Nov-07	242.99	1.4501	352.3597	-4.2893%	-1.6728%
05-Dec-07	242.95	1.4459	351.2814	-0.3060%	-0.1193%
07-Jan-08	235.03	1.4354	337.3620	-3.9625%	-1.5454%
05-Feb-08	215.76	1.4150	305.3004	-9.5036%	-3.7064%
05-Mar-08	215.29	1.3894	299.1239	-2.0231%	-0.7890%
07-Apr-08	224.02	1.3806	309.2820	3.3960%	1.3244%
06-May-08	226.48	1.3573	307.4013	-0.6081%	-0.2372%
05-Jun-08	219.30	1.3699	300.4191	-2.2714%	-0.8858%
07-Jul-08	200.91	1.3620	273.6394	-8.9141%	-3.4765%
05-Aug-08	201.85	1.3750	277.5437	1.4268%	0.5565%
29-Aug-08	197.91	1.4159	280.2207	0.9645%	0.3762%
				Total	-2.0542%

Bonus calculation = Max (0, Total Month-on-Month Return x PR – Total Fixed Interest)
 = Max (0, -2.0542% - 3.3%)
 = Max (0, -5.3542%)
 = 0%