

UOB Fixed Deposit Plus – Series 3 (AUD)

Return Tracker

Starting Level on 15 Dec 2003: 178.04

Quarter	Period	DJGT Highest Closing Level	Date	Index Return = Highest Closing Level/Starting Level - 1	AUD Tranche Index Return/12 x PR of 38%
1	16 Dec 03 to 15 Mar 04	191.85	17-Feb-04	7.75668%	0.24563%
2	16 Mar 04 to 15 Jun 04	187.31	08-Jun-04	5.20670%	0.16488%
3	16 Jun 04 to 15 Sep 04	187.33	18-Jun-04	5.21793%	0.16523%
4	16 Sep 04 to 15 Dec 04	194.07	15-Dec-04	9.00359%	0.28511%
5	16 Dec 04 to 15 Mar 05	199.75	04-Mar-05	12.19389%	0.38614%
6	16 Mar 05 to 15 Jun 05	195.07	16-Mar-05	9.56527%	0.30290%
7	16 Jun 05 to 15 Sep 05	198.9	09-Sep-05	11.71647%	0.37102%
8	16 Sep 05 to 15 Dec 05	200.33	14-Dec-05	12.51966%	0.39646%
9	16 Dec 05 to 15 Mar 06	204.88	15-Mar-06	15.07526%	0.47738%
10	16 Mar 06 to 15 Jun 06	212.05	09-May-06	19.10245%	0.60491%
11	16 Jun 06 to 15 Sep 06	216.54	04-Sep-06	21.62435%	0.68477%
12	16 Sep 06 to 8 Dec 06	227.33	08-Dec-06	27.68479%	0.87669%
Average Index Return x PR of 38%					4.96112%

Maturity Bonus Interest = Max (0, Average Index Return x PR of 38% - Guaranteed Interest)
= Max (0, 4.96112% - 9%)
= Max (0, - 4.03888%)
= 0