

UOB Fixed Deposit Plus – Series 3 (USD)

Return Tracker

Starting Level on 15 December 2003: 178.04

Quarter	Period	DJGT Highest Closing Level	Date	Index Return = Highest Closing Level/Starting Level - 1	USD Tranche Index Return/16 x PR of 35%
1	16 Dec 03 to 15 Mar 04	191.85	17 Feb 04	7.75668%	0.16968%
2	16 Mar 04 to 15 Jun 04	187.31	08 Jun 04	5.20670%	0.11390%
3	16 Jun 04 to 15 Sep 04	187.33	18 Jun 04	5.21793%	0.11414%
4	16 Sep 04 to 15 Dec 04	194.07	15 Dec 04	9.00359%	0.19695%
5	16 Dec 04 to 15 Mar 05	199.75	04 Mar 05	12.19389%	0.26674%
6	16 Mar 05 to 15 Jun 05	195.07	16 Mar 05	9.56527%	0.20924%
7	16 Jun 05 to 15 Sep 05	198.90	09 Sep 05	11.71647%	0.25630%
8	16 Sep 05 to 15 Dec 05	200.33	14 Dec 05	12.51966%	0.27387%
9	16 Dec 05 to 15 Mar 06	204.88	15 Mar 06	15.07526%	0.32977%
10	16 Mar 06 to 15 Jun 06	212.05	09 May 06	19.10245%	0.41787%
11	16 Jun 06 to 15 Sep 06	216.54	04 Sep 06	21.62435%	0.47303%
13	16 Sep 06 to 15 Dec 06	231.21	18 Dec 06	29.86408%	0.65328%
13	16 Dec 06 to 15 Mar 07	233.49	14 Mar 07	31.14469%	0.68129%
14	16 Mar 07 to 15 Jun 07	242.91	4 Jun 07	36.43563%	0.79703%
15	16 Jun 07 to 17 Sep 07	248.77	16 Jul 07	39.72703%	0.86903%
16	18 Sep 07 to 7 Dec 07	251.36	31 Oct 07	41.18176%	0.90085%
Average Index Return x PR of 35%					6.72296%

Bonus calculation = Max (0, PR x Average Index Return - Guaranteed Interest)
 = Max (0, 6.72296% - 4%)
 = 2.7230% (paid on 14 December 2007)