

UOB Fixed Deposit Plus – Series 7 (SGD)

Return Tracker

Maturity Performance 17 August 2009

Stocks	Bloomberg Code	11 Aug 08	10 Aug 09	Return	Absolute Return
Pinault-Printemps-Redoute	PP FP	EUR80.00	EUR78.57	-1.7875%	1.7875%
Total SA ¹	FP FP	EUR48.22	EUR38.02	-21.1449%	21.1449%
Bristol Myers Squibb Co.	BMY UN	USD22.44	USD21.88	-2.4955%	2.4955%
Dell Inc.	DELL UQ	USD25.19	USD13.59	-46.0500%	46.0500%
Fortis ⁶	FORB BB	EUR9.60	EUR3.12	-67.5000%	67.5000%
Freddie Mac	FRE UN	USD5.60	USD1.69	-69.8214%	69.8214%
General Electric	GE UN	USD29.95	USD14.57	-51.3523%	51.3523%
Honda Motor Co., Ltd. ²	7267 JT	JPY3,630	JPY3,210	-11.5702%	11.5702%
ING Groep NV	INGA NA	EUR22.67	EUR9.33	-58.8396%	58.8396%
Eli Lilly & Co	LLY UN	USD49.05	USD33.83	-31.0296%	31.0296%
Novartis AG	NOVN VX	CHF62.45	CHF48.26	-22.7222%	22.7222%
Pfizer Inc	PFE UN	USD19.88	USD15.91	-19.9698%	19.9698%
Proctor & Gamble Co.	PG UN	USD69.43	USD52.17	-24.8596%	24.8596%
Royal Dutch Shell ³	RDSA NA	EUR22.80	EUR18.21	-20.1316%	20.1316%
L'Oreal	OR FP	EUR72.77	EUR59.96	-17.6034%	17.6034%
Sony Corporation	6758 JT	JPY4,380	JPY2,780	-36.5297%	36.5297%
Takeda Pharmaceutical	4502 JT	JPY6,000	JPY3,890	-35.1667%	35.1667%
Unilever NV⁵	UNA NA	EUR18.87	EUR19.20	1.7758%	1.7758%
Volkswagen AG	VOW GY	EUR204.40	EUR233.04	14.0117%	14.0117%
Wells Fargo & Company ⁴	WFC UN	USD31.61	USD28.64	-9.3958%	9.3958%

Maturity Interest calculation

Minimum Absolute Return is 1.7758% (Unilever NV)

Maturity Interest = Max (1.1729%, 0.25 x 1.7758%)
 = Max (1.1729%, 0.4439%)
 = 1.1729% (to be paid on 17 August 2009)

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Year 4 Performance

Stocks	Bloomberg Code	09-Aug-07	11-Aug-08	Return	Absolute Return
Pinault-Printemps-Redoute	PP FP	EUR121.88	EUR80.00	-34.3617%	34.3617%
Total SA ¹	FP FP	EUR54.82	EUR48.22	-12.0485%	12.0485%
Bristol Myers Squibb Co.	BMY UN	USD28.18	USD22.44	-20.3691%	20.3691%
Dell Inc.	DELL UQ	USD26.43	USD25.19	-4.6916%	4.6916%
Fortis ⁶	FORA NA	EUR23.22	EUR9.60	-58.6611%	58.6611%
Freddie Mac	FRE UN	USD61.67	USD5.60	-90.9194%	90.9194%
General Electric	GE UN	USD38.94	USD29.95	-23.0868%	23.0868%
Honda Motor Co., Ltd. ²	7267 JT	JPY4,120	JPY3,630	-11.8932%	11.8932%
ING Groep NV	INGA NA	EUR30.89	EUR22.67	-26.6267%	26.6267%
Eli Lilly & Co	LLY UN	USD57.85	USD49.05	-15.2118%	15.2118%
Novartis AG	NOVN VX	CHF66.00	CHF62.45	-5.3788%	5.3788%
Pfizer Inc	PFE UN	USD24.14	USD19.88	-17.6471%	17.6471%
Proctor & Gamble Co.	PG UN	USD64.97	USD69.43	6.8647%	6.8647%
Royal Dutch Shell ³	RDSA NA	EUR27.55	EUR22.80	-17.2414%	17.2414%
L'Oreal	OR FP	EUR88.39	EUR72.77	-17.6717%	17.6717%
Sony Corporation	6758 JT	JPY6,000	JPY4,380	-27.0000%	27.0000%
Takeda Pharmaceutical	4502 JT	JPY8,040	JPY6,000	-25.3731%	25.3731%
Unilever NV ⁵	UNA NA	EUR21.56	EUR18.87	-12.5000%	12.5000%
Volkswagen AG	VOW GY	EUR141.23	EUR204.40	44.7285%	44.7285%
Wells Fargo & Company ⁴	WFC UN	USD34.16	USD31.61	-7.4649%	7.4649%

Year 4 Interest calculation

Minimum absolute return is 4.6916% (Dell Inc.)

Year 4 Interest = Max (1%, 0.25 x 4.6916%) = Max (1%, 1.1729%) = 1.1729% (was paid on 18 August 2008)

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Return Tracker

Year 3 Performance

Stocks	Bloomberg Code	09 Aug 06	09 Aug 07	Return	Absolute Return
Pinault-Printemps-Redoute	PP FP	EUR101.70	EUR121.88	19.8427%	19.8427%
Total SA~	FP FP	EUR52.95	EUR54.82	3.5316%	3.5316%
Bristol-Myers Squibb Co	BMY UN	USD21.12	USD28.18	33.4280%	33.4280%
Dell Inc	DELL UQ	USD21.14	USD26.43	25.0237%	25.0237%
Fortis	FORA NA	EUR28.35	EUR27.74	-2.1517%	2.1517%
Freddie Mac	FRE UN	USD57.53	USD61.67	7.1962%	7.1962%
General Electric	GE UN	USD32.28	USD38.94	20.6320%	20.6320%
Honda Motor#	7267 JT	JPY3,930	JPY4,120	4.8346%	4.8346%
ING Groep	INGA NA	EUR32.42	EUR30.89	-4.7193%	4.7193%
Eli Lilly & Co	LLY UN	USD55.00	USD57.85	5.1818%	5.1818%
Novartis AG	NOVN VX	CHF68.75	CHF66.00	-4.0000%	4.0000%
Pfizer Inc.	PFE UN	USD26.15	USD24.14	-7.6864%	7.6864%
Procter & Gamble	PG UN	USD59.54	USD64.97	9.1199%	9.1199%
Royal Dutch Shell*	RDSA NA	EUR27.92	EUR27.55	-1.3252%	1.3252%
L'Oreal	OR FP	EUR78.10	EUR88.39	13.1754%	13.1754%
Sony Corporation	6758 JT	JPY5,170	JPY6,000	16.0542%	16.0542%
Takeda Pharmaceutical	4502 JT	JPY7,880	JPY8,040	2.0305%	2.0305%
Unilever NV^	UNA NA	EUR17.90	EUR21.56	20.4469%	20.4469%
Volkswagen AG	VOW GY	EUR61.21	EUR141.23	130.7303%	130.7303%
Wells Fargo & Company@	WFC UN	USD69.73	USD34.16	-51.0110%	51.0110%

Year 3 Interest calculation

Minimum absolute return is 1.3252% (Royal Dutch Shell)

Year 3 Interest = Max (1%, 0.25 x 1.3252%) = Max (1%, 0.3313%) = 1%

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Return Tracker

Year 2 Performance

Stocks	Bloomberg Code	09 Aug 05	09 Aug 06	Return	Absolute Return
Pinault-Printemps-Redoute	PP FP	EUR82.60	EUR101.70	23.1235%	23.1235%
Total SA~	FP FP	EUR52.17	EUR52.95	1.4940%	1.4940%
Bristol-Myers Squibb Co	BMY UN	USD25.11	USD21.12	-15.8901%	15.8901%
Dell Inc	DELL UQ	USD39.88	USD21.14	-46.9910%	46.9910%
Fortis	FORA NA	EUR24.04	EUR28.35	17.9285%	17.9285%
Freddie Mac	FRE UN	USD62.15	USD57.53	-7.4336%	7.4336%
General Electric	GE UN	USD34.14	USD32.28	-5.4482%	5.4482%
Honda Motor#	7267 JT	JPY2,855	JPY3,930	37.6532%	37.6532%
ING Groep	INGA NA	EUR24.65	EUR32.42	31.5213%	31.5213%
Eli Lilly & Co	LLY UN	USD53.84	USD55.00	2.1545%	2.1545%
Novartis AG	NOVN VX	CHF62.95	CHF68.75	9.2137%	9.2137%
Pfizer Inc.	PFE UN	USD26.70	USD26.15	-2.0599%	2.0599%
Procter & Gamble	PG UN	USD53.94	USD59.54	10.3819%	10.3819%
Royal Dutch Shell*	RDSA NA	EUR26.45	EUR27.92	5.5577%	5.5577%
L'Oreal	OR FP	EUR65.15	EUR78.10	19.8772%	19.8772%
Sony Corporation	6758 JT	JPY3,750	JPY5,170	37.8667%	37.8667%
Takeda Pharmaceutical	4502 JT	JPY5,600	JPY7,880	40.7143%	40.7143%
Unilever NV^	UNA NA	EUR18.75	EUR17.90	-4.5333%	4.5333%
Volkswagen AG	VOW GY	EUR44.74	EUR61.21	36.8127%	36.8127%
Wells Fargo & Company@	WFC UN	USD60.44	USD69.73	15.3706%	15.3706%

Interest calculation for Year 2

The minimum absolute return for year 2 is 1.4940% (Total SA.)

Year 2 Interest = Max (1%, 0.25 x 1.4940%) = Max (1%, 0.3735%) = 1%

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Year 1 Performance

Stocks	Bloomberg Code	16 Aug 04	09 Aug 05	Return	Absolute Return
Pinault-Printemps-Redoute	PP FP	EUR74.65	EUR82.60	10.6497%	10.6497%
Total SA~	FP FP	EUR38.79	EUR52.17	34.4784%	34.4784%
Bristol-Myers Squibb Co	BMY UN	USD22.96	USD25.11	9.3641%	9.3641%
Dell Inc	DELL UQ	USD34.79	USD39.88	14.6306%	14.6306%
Fortis	FORA NA	EUR17.36	EUR24.04	38.4793%	38.4793%
Freddie Mac	FRE UN	USD66.19	USD62.15	-6.1036%	6.1036%
General Electric	GE UN	USD32.30	USD34.14	5.6966%	5.6966%
Honda Motor#	7267 JT	JPY2,525	JPY2,855	13.0693%	13.0693%
ING Groep	INGA NA	EUR19.13	EUR24.65	28.8552%	28.8552%
Eli Lilly & Co	LLY UN	USD63.09	USD53.84	-14.6616%	14.6616%
Novartis AG	NOVN VX	CHF57.20	CHF62.95	10.0524%	10.0524%
Pfizer Inc.	PFE UN	USD31.40	USD26.70	-14.9682%	14.9682%
Procter & Gamble	PG UN	USD54.97	USD53.94	-1.8737%	1.8737%
Royal Dutch Shell*	RDSA NA	EUR20.45	EUR26.45	29.3399%	29.3399%
L'Oreal	OR FP	EUR55.60	EUR65.15	17.1763%	17.1763%
Sony Corporation	6758 JT	JPY3,590	JPY3,750	4.4568%	4.4568%
Takeda Pharmaceutical	4502 JT	JPY5,010	JPY5,600	11.7764%	11.7764%
Unilever NV^	UNA NA	EUR16.13	EUR18.75	16.2190%	16.2190%
Volkswagen AG	VOW GY	EUR31.07	EUR44.74	43.9974%	43.9974%
Wells Fargo & Company@	WFC UN	USD57.78	USD60.44	4.6037%	4.6037%

Interest calculation for Year 1

The minimum absolute return for year 1 is 1.8737% (Procter & Gamble)

Year 1 Interest = Max (1%, 0.25 x 1.8737%) = Max (1%, 0.4684%) = 1%

Notice of Corporate Action Adjustments**¹Total SA**

Corporate Action:

- Stock split: every 1 share of Total will become 4 shares of Total after the stock split.
- Spinoff: every 10 shares of Total (before stock split) will be entitled to 1 share of Arkema.

Effective Date: 17 May 2006

$$\text{Adjustment Factor} = 0.25 \times \frac{\text{Closing Price of TOTAL SA on 17May06} - 0.1 \times \text{Reference Price of Arkema on 17May06}}{\text{Closing Price of TOTAL SA on 17May06}}$$

$$= 0.25 \times \frac{210 - 2.7}{210} = \underline{\underline{0.246786}}$$

Initial Reference Price = EUR 157.20

Adjusted Initial Reference Price = EUR 157.20 x 0.246786 = EUR 38.79

²Honda Motor

Corporate Action: 2-for-1 Stock split

Effective Date: 27 June 2006

Adjustment Factor: 2

Initial Reference Price = JPY 5,050

Adjusted Initial Reference Price = JPY 5,050 / 2 = JPY 2,525

³Royal Dutch Shell

Corporate Action: 2-for-1 Stock split

- Merger of Royal Dutch Petroleum with Shell Transport and Trading Co. Every share of Royal Dutch Petroleum will be replaced with the 2 shares in the newly formed entity, Royal Dutch Shell (Bloomberg: RDSA NA).

Effective Date: 20 July 2005

Adjustment Factor: The share "Royal Dutch Petroleum" in the Underlying Basket shall be replaced with the newly formed entity "Royal Dutch Shell"

Initial Reference Price = EUR 40.90

Adjusted Initial Reference Price = EUR 40.90 / 2 = EUR 20.45

⁴Wells Fargo & Company

Corporate Action: 2-for-1 Stock split

Effective Date: 14 August 2006

Adjustment Factor: 2

Initial Reference Price = USD 57.78

Adjusted Initial Reference Price = USD 57.78 / 2 = USD 28.89

⁵Unilever NV

Corporate Action: 3-for-1 Stock split

Effective Date: 22 May 2006

Adjustment Factor: 3

Initial Reference Price = EUR 48.40

Adjusted Initial Reference Price = EUR 48.40 / 3 = EUR 16.13

⁶Fortis

Corporate Action: Rights Issue (2 per 3)

Effective Date: 25 September 2007

Adjustment Factor: $\frac{3}{5} \times \frac{25.3 - 15}{25.3} + \frac{15}{25.3} = 0.837154$

Initial Reference Price = EUR 27.74

Adjusted Initial Reference Price = EUR 27.74 x 0.837154 = EUR 23.222652

Corporate Action: Changed in Bloomberg Ticker from FORA NA to FORB BB

Effective Date: 14 January 2009