

UOB Fixed Deposit Plus – Series 5 (AUD)

Return Tracker

Starting Level on 31 Mar 2004: 100%

Quarter	Period	Basket Highest Level	Date	Return = Basket Highest Closing Level - 100%	Return/12 x 35%
1	1 Apr 04 to 30 Jun 04	102.0390%	12-Apr-04	2.0390%	0.05947%
2	1 Jul 04 to 30 Sep 04	99.9582%	21-Sep-04	-0.0418%	-0.00122%
3	1 Oct 04 to 31 Dec 04	106.6927%	31-Dec-04	6.6927%	0.19520%
4	1 Jan 05 to 31 Mar 05	109.4285%	04-Mar-05	9.4285%	0.27500%
5	1 Apr 05 to 30 Jun 05	107.8002%	22-Jun-05	7.8002%	0.22751%
6	1 Jul 05 to 30 Sep 05	111.1804%	11-Aug-05	11.1804%	0.32609%
7	1 Oct 05 to 31 Dec 05	112.8329%	23-Dec-05	12.8329%	0.37429%
8	1 Jan 06 to 31 Mar 06	116.8385%	16-Jan-06	16.8385%	0.49112%
9	1 Apr 06 to 30 Jun 06	123.3963%	08-May-06	23.3963%	0.68239%
10	1 Jul 06 to 30 Sep 06	123.3201%	28-Sep-06	23.3201%	0.68017%
11	1 Oct 06 to 31 Dec 06	133.8577%	28-Dec-06	33.8577%	0.98752%
12	1 Jan 07 to 26 Mar 07	134.9335%	2-Jan-07	34.9335%	1.01889%
				Average Quarterly Basket Return	15.1898%
				PR x Average Quarterly Basket Return	5.3164%

$$\begin{aligned}
 \text{Maturity Bonus Interest} &= \text{Max} (0, \text{PR} \times \text{Average Quarterly Basket Return} - 10.5\%) \\
 &= \text{Max} (0, 0.35 \times 15.1898\% - 10.5\%) \\
 &= \text{Max} (0, 5.3164\% - 10.5\%) \\
 &= \text{Max} (0, -5.1836\%) = 0 \text{ (floored at 0)}
 \end{aligned}$$