

## UOB Fixed Deposit Plus – Series 5 (SGD)

### Return Tracker

Starting Level on 31 Mar 2004: 100%

Quarter	Period	Basket Highest Level	Date	Return = Basket Highest Closing Level - 100%	Return/20 x PR of 30%
1	1 Apr 04 to 30 Jun 04	102.0390%	12 Apr 04	2.0390%	0.03059%
2	1 Jul 04 to 30 Sep 04	99.9582%	21 Sep 04	-0.0418%	-0.00063%
3	1 Oct 04 to 31 Dec 04	106.6927%	31 Dec 04	6.6927%	0.10039%
4	3 Jan 05 to 31 Mar 05	109.4285%	04 Mar 05	9.4285%	0.14143%
5	1 Apr 05 to 30 Jun 05	107.8002%	22 Jun 05	7.8002%	0.11700%
6	1 Jul 05 to 30 Sep 05	111.1804%	11 Aug 05	11.1804%	0.16771%
7	3 Oct 05 to 30 Dec 05	112.8329%	23 Dec 05	12.8329%	0.19249%
8	3 Jan 06 to 31 Mar 06	116.8385%	16 Jan 06	16.8385%	0.25258%
9	3 Apr 06 to 30 Jun 06	123.3963%	08 May 06	23.3963%	0.35094%
10	3 Jul 06 to 29 Sep 06	123.3201%	28 Sep 06	23.3201%	0.34980%
11	2 Oct 06 to 29 Dec 06	133.8577%	28 Dec 06	33.8577%	0.50787%
12	2 Jan 07 to 30 Mar 07	134.9335%	02 Jan 07	34.9335%	0.52400%
13	2 Apr 07 to 29 Jun 07	142.0777%	21 Jun 07	42.0777%	0.63117%
14	2 Jul 07 to 28 Sep 07	151.4237%	28 Sep 07	51.4237%	0.77136%
15	1 Oct 07 to 31 Dec 07	158.7738%	31 Oct 07	58.7738%	0.88161%
16	2 Jan 08 to 31 Mar 08	146.0308%	02 Jan 08	46.0308%	0.69046%
17	1 Apr 08 to 30 Jun 08	141.7300%	02 May 08	41.7300%	0.62595%
18	1 Jul 08 to 30 Sep 08	126.1243%	23 Jul 08	26.1243%	0.39186%
19	1 Oct 08 to 31 Dec 08	108.1723%	01 Oct 08	8.1723%	0.12259%
20	1 Jan 09 to 24 Mar 09	87.6740%	06 Jan 09	-12.3260%	-0.18489%
<b>Total</b>				<b>6.66427%</b>	<b>6.66427%</b>

Maturity Bonus Interest = Max (0, PR x Average Basket Return - Guaranteed Interest)  
= Max (0, 6.66427% - 4.5%)  
= 2.1643% (Maturity Bonus to be paid on 31 Mar 09)

Guaranteed Interest of 2.25% per annum was paid on 31 March 2005 for Year 1 and 31 March 2006 for Year 2. Please note that the total interest paid in 5 years is 6.6643% (i.e. 4.5% Guaranteed Interest + 2.1643% Maturity Bonus Interest).