

UOB Structured Deposit – Swing Deposit (SGD)

Return Tracker

Year 3 Maturity Performance

Month	Date	ST Index Level	Month-on-month return
Start	Fri, 21 Dec 2007	3398.10	
1	Mon, 21 Jan 2008	2917.15	-14.1535%
2	Thu, 21 Feb 2008	3054.81	4.7190%
3	Mon, 24 Mar 2008	2927.79	-4.1580%
4	Mon, 21 Apr 2008	3171.09	8.3100%
5	Wed, 21 May 2008	3196.90	0.8139%
6	Mon, 23 Jun 2008	2979.15	-6.8113%
7	Mon, 21 Jul 2008	2919.21	-2.0120%
8	Thu, 21 Aug 2008	2713.47	-7.0478%
9	Mon, 22 Sep 2008	2544.13	-6.2407%
10	Tue, 21 Oct 2008	1920.79	-24.5011%
11	Fri, 21 Nov 2008	1662.10	-13.4679%
12	Mon, 22 Dec 2008	1745.63	5.0256%

Average Month-on-Month Return : -4.9603%
 Absolute of Average Month-on-Month Return : 4.9603%
 PR of 35% x Absolute of Average Month-on-Month Return : 1.7361%

Maturity Interest payable

= 1.5% + PR x Absolute of Average Month-on-Month Return
 = 1.5% + 1.7361%
 = 3.2361% (to be paid on 2 January 2009)

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Return Tracker

Year 2 Performance

Month	Date	ST Index Level	Month-on-month return
Start	Thu, 21 Dec 2006	2920.84	
1	Mon, 22 Jan 2007	3145.20	7.6814%
2	Wed, 21 Feb 2007	3293.61	4.7186%
3	Wed, 21 Mar 2007	3155.69	-4.1875%
4	Mon, 23 Apr 2007	3388.48	7.3768%
5	Mon, 21 May 2007	3514.49	3.7188%
6	Thu, 21 Jun 2007	3639.49	3.5567%
7	Mon, 23 Jul 2007	3635.35	-0.1138%
8	Tue, 21 Aug 2007	3228.66	-11.1871%
9	Fri, 21 Sep 2007	3542.22	9.7118%
10	Mon, 22 Oct 2007	3642.64	2.8349%
11	Wed, 21 Nov 2007	3347.20	-8.1106%
12	Fri, 21 Dec 2007	3398.10	1.5207%

Average Month-on-Month Return: 1.4601%

Absolute of Average Month-on-Month Return: 1.4601%

PR of 35% x Absolute of Average Month-on-Month Return: 0.5110%

Total Interest for Year 2

= 1.5% + PR x Absolute of Average Month-on-Month Return

= 1.5% + 0.5110%

= 2.0110%

The interest for year 2 was paid on 3 Jan 2008.

UOB Structured Deposit – Swing Deposit (SGD)

Return Tracker

Year 1 Performance

Month	Date	ST Index Level	Month-on-month return
Start	Wed, 21 Dec 2005	2332.67	
1	Mon, 23 Jan 2006	2364.97	1.3847%
2	Tue, 21 Feb 2006	2443.56	3.3231%
3	Tue, 21 Mar 2006	2497.17	2.1939%
4	Fri, 21 Apr 2006	2603.45	4.2560%
5	Mon, 22 May 2006	2416.69	-7.1736%
6	Wed, 21 Jun 2006	2329.60	-3.6037%
7	Fri, 21 Jul 2006	2371.37	1.7930%
8	Mon, 21 Aug 2006	2467.30	4.0453%
9	Thu, 21 Sep 2006	2538.26	2.8760%
10	Mon, 23 Oct 2006	2691.61	6.0415%
11	Tue, 21 Nov 2006	2802.88	4.1340%
12	Thu, 21 Dec 2006	2920.84	4.2085%

Average Month-on-Month Return: 1.9566%

Absolute of Average Month-on-Month Return: 1.9566%

PR of 35% x Absolute of Average Month-on-Month Return: 0.6848%

Total Interest for Year 1

= 1.5% + PR x Absolute of Average Month-on-Month Return

= 1.5% + 0.6848%

= 2.1848%

The interest for year 1 was paid on 3 Jan 2007.