

**UOBM FX Range Accrual Series 1 ("FRA1") Observation - Quarter 1**

1-Year Principal Guaranteed Structured Investment Linked to the performance of the USD/MYR Spot Exchange Rate

November 2007						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

December 2007						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

January 2008						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

February 2008						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9

Outside range  
 Inside range  
 Non business Days (KL & New York)

Total Days Within Range: 11	
November 07	3
December 07	8
January 08	0
February 08	0

Total Business Days: 55	
November 07	17
December 07	19
January 08	19
February 08	0

Calendar Days in Q1: 91	
November 07	26
December 07	31
January 08	31
February 08	3

Observation Period	Range
1 5 November 2007 – 4 February 2008	<b>3.3173 – 3.3423</b> USDMYR Spot on Trade Date - 150 pips to +100 pips
2 4 February 2008 – 5 May 2008	3.3023 – 3.3323 USDMYR Spot on Trade Date - 300 pips to + 0 pips
3 5 May 2008 – 4 August 2008	3.2873 – 3.3223 USDMYR Spot on Trade Date - 450 pips to - 100 pips
4 4 August 2008 – 3 November 2008	3.2823 – 3.3223 USDMYR Spot on Trade Date - 500 pips to - 100 pips

**Interest Payout Formula:**

Interest (t) = [6.88%p.a.] x (Nt / [Mt]) x Investment Amount

Where t = 1 to 4

Nt is the number of Business Days in the Observation Period in which USD/MYR Spot trades WITHIN the respective Range,

Mt is the number of Business Days in the Observation Period.

*For the avoidance of doubt, the maximum possible interest payable for the 1 year investment period is 6.88%.*