

UOB Principal Guaranteed Structured Deposit: Emerald Deposit – Series (2)

Return Tracker (Matured on 17 July 2014)

Performance on Final Observation Date, 10 July 2014

Underlying Share	Bloomberg Code	Initial Price, 17-Aug-2009	115% of Initial Price	130% of Initial Price	Closing Price as at 10-Jul-2014	Performance = Closing Price as at 10-Jul-2014 / Initial Price
DBS Group Holdings Limited	DBS SP Equity	12.60	14.4900	16.3800	16.970	134.6825%
Singapore Telecommunications Limited ¹	ST SP Equity	3.0331	3.4881	3.9430	3.840	126.6031%

*Bloomberg ticker is for reference only.

Performance on Final Observation Date, 10 July 2014

Final Level of Underlying Basket = $1/2 \times (134.6825\% + 126.6031\%)$
= 130.6428%

Since the Closing Price on 10 July 2014 equals to or exceeds 130% of its Initial Price, Maturity Bonus Interest of 4.0% will be payable on Maturity Date.

Total interest of 12.8% was paid-to-date.

- Year 1 Guaranteed Interest of 2.8% was paid on 17 August 2010.
- Year 2 Guaranteed Interest of 2.0% was paid on 17 August 2011.
- Year 3 Guaranteed Interest of 2.0% was paid on 17 August 2012.
- Year 4 Guaranteed Interest of 2.0% was paid on 19 August 2013.
- Maturity Bonus Interest of 4.0% was paid on 17 July 2014.

Notice of Corporate Action**¹ Singapore Telecommunications Limited (ST SP)**

Corporate Action : Special Dividend
Effective Date : 5 Aug 11
Additional Details : Existing shareholder will receive Special Dividend of SGD 0.1 and Ordinary Dividend of SGD 0.09 for every share of Singapore Telecommunications Limited (ST SP) held.
Adjustment Factor : 0.969040

$$\begin{aligned}\text{Adjustment Factor} &= \frac{(\text{Closing price of ST SP as at 4 Aug 11} - \text{Ordinary Dividend} - \text{Special Dividend})}{(\text{Closing price of ST SP as at 4 Aug 11} - \text{Ordinary Dividend})} \\ &= \frac{\text{SGD } 3.32 - \text{SGD } 0.09 - \text{SGD } 0.1}{\text{SGD } 3.32 - \text{SGD } 0.09} \\ &= 0.969040\end{aligned}$$

Original Initial Reference Price : SGD 3.13

Adjusted Initial Reference Price : SGD 3.13 x 0.969040 = SGD 3.0331