

UOB Principal Guaranteed Structured Deposit Growth Deposit – Series (2)

Return Tracker (Matured on 16 February 2015)

Performance on Observation Date(5), 09 February 2015

Underlying Share	Bloomberg Code	Initial Price, 15 Mar 2010	115% of Initial Price	125% of Initial Price	135% of Initial Price	Closing Price as at 09 Feb 2015	Performance = Closing Price as at 09 Feb 2015 / Initial Price	≥ 115% of Initial Price	≥ 125% of Initial Price	≥ 135% of Initial Price
CapitaLand Limited ²	CAPL SP Equity	3.8828	4.4652	4.8535	5.2418	3.500	90.1411%	No	No	No
DBS Group Holdings Limited	DBS SP Equity	14.22	16.3530	17.7750	19.1970	19.450	136.7792%	Yes	Yes	Yes
Keppel Corporation Limited ¹	KEP SP Equity	7.6004	8.7405	9.5005	10.2605	8.680	114.2045%	No	No	No
Oversea-Chinese Banking Corporation Limited ³	OCBC SP Equity	8.5437	9.8253	10.6796	11.5340	10.610	124.1851%	Yes	No	No
Singapore Exchange Limited	SGX SP Equity	7.85	9.0275	9.8125	10.5975	8.110	103.3121%	No	No	No

* Bloomberg Ticker for reference only

Performance on Observation Date(5), 09 February 2015

Since none of the Condition is fulfilled, there is no interest payable on 16 February 2015

- Condition A is: On annual Observation Date, the Closing Prices of ALL Shares are at or above 115% of their respective Initial Prices.
- Condition B is: On annual Observation Date, the Closing Prices of any 3 Shares are at or above 125% of their respective Initial Prices.
- Condition C is: On annual Observation Date, the Closing Prices of any 2 Shares are at or above 135% of their respective Initial Prices.

Year 1 Guaranteed Interest of 3.08% was paid on 15 June 2010.
 Year 2 Guaranteed Interest of 1.18% was paid on 15 March 2012.
 Year 3 Guaranteed Interest of 1.18% was paid on 15 March 2013.
 Year 4 Guaranteed Interest of 1.18% was paid on 17 March 2014.

UOB Principal Guaranteed Structured Deposit Growth Deposit – Series (2)

Return Tracker

Performance on Observation Date(4), 10 March 2014

Underlying Share	Bloomberg Code	Initial Price, 15 Mar 2010	115% of Initial Price	125% of Initial Price	135% of Initial Price	Closing Price as at 10 Mar 2014	Performance = Closing Price as at 10 Mar 2014 / Initial Price	≥ 115% of Initial Price	≥ 125% of Initial Price	≥ 135% of Initial Price
CapitaLand Limited ²	CAPL SP Equity	3.8828	4.4652	4.8535	5.2418	2.790	71.8554%	No	No	No
DBS Group Holdings Limited	DBS SP Equity	14.22	16.3530	17.7750	19.1970	16.100	113.2208%	No	No	No
Keppel Corporation Limited ¹	KEP SP Equity	7.6004	8.7405	9.5005	10.2605	10.640	139.9926%	Yes	Yes	Yes
Oversea-Chinese Banking Corporation Limited	OCBC SP Equity	8.79	10.1085	10.9875	11.8665	9.440	107.3948%	No	No	No
Singapore Exchange Limited	SGX SP Equity	7.85	9.0275	9.8125	10.5975	6.840	87.1338%	No	No	No

* Bloomberg Ticker for reference only

Performance on Observation Date(4), 10 March 2014

Since none of the Condition is fulfilled, there is no interest payable on 17 March 2014

- Condition A is: On annual Observation Date, the Closing Prices of ALL Shares are at or above 115% of their respective Initial Prices.
- Condition B is: On annual Observation Date, the Closing Prices of any 3 Shares are at or above 125% of their respective Initial Prices.
- Condition C is: On annual Observation Date, the Closing Prices of any 2 Shares are at or above 135% of their respective Initial Prices.

Year 1 Guaranteed Interest of 3.08% was paid on 15 June 2010.
 Year 2 Guaranteed Interest of 1.18% was paid on 15 March 2012.
 Year 3 Guaranteed Interest of 1.18% was paid on 15 March 2013.
 Year 4 Guaranteed Interest of 1.18% was paid on 17 March 2014.

UOB Principal Guaranteed Structured Deposit Growth Deposit – Series (2)

Return Tracker

Performance on Observation Date(3), 08 March 2013

Underlying Share	Bloomberg Code	Initial Price, 15 Mar 2010	115% of Initial Price	125% of Initial Price	135% of Initial Price	Closing Price as at 08 Mar 2013	Performance = Closing Price as at 08 Mar 2013 / Initial Price	≥ 115% of Initial Price	≥ 125% of Initial Price	≥ 135% of Initial Price
CapitaLand Limited ²	CAPL SP Equity	3.8828	4.4652	4.8535	5.2418	3.620	93.2317%	No	No	No
DBS Group Holdings Limited	DBS SP Equity	14.22	16.3530	17.7750	19.1970	15.490	108.9311%	No	No	No
Keppel Corporation Limited ¹	KEP SP Equity	7.6004	8.7405	9.5005	10.2605	11.850	155.9128%	Yes	Yes	Yes
Oversea-Chinese Banking Corporation Limited	OCBC SP Equity	8.79	10.1085	10.9875	11.8665	10.300	117.1786%	Yes	No	No
Singapore Exchange Limited	SGX SP Equity	7.85	9.0275	9.8125	10.5975	7.710	98.2166%	No	No	No

* Bloomberg Ticker for reference only

Performance on Observation Date(3), 08 March 2013

Since none of the Condition is fulfilled, there is no interest payable on 15 March 2013

- Condition A is: On annual Observation Date, the Closing Prices of ALL Shares are at or above 115% of their respective Initial Prices.
- Condition B is: On annual Observation Date, the Closing Prices of any 3 Shares are at or above 125% of their respective Initial Prices.
- Condition C is: On annual Observation Date, the Closing Prices of any 2 Shares are at or above 135% of their respective Initial Prices.

Year 1 Guaranteed Interest of 3.08% was paid on 15 June 2010.

Year 2 Guaranteed Interest of 1.18% was paid on 15 March 2012.

Year 3 Guaranteed Interest of 1.18% was paid on 15 March 2013.

UOB Principal Guaranteed Structured Deposit Growth Deposit – Series (2)

Return Tracker

Performance on Observation Date(2), 08 March 2012

Underlying Share	Bloomberg Code	Initial Price, 15 Mar 2010	115% of Initial Price	125% of Initial Price	135% of Initial Price	Closing Price as at 08 Mar 2012	Performance = Closing Price as at 08 Mar 2012 / Initial Price	≥ 115% of Initial Price	≥ 125% of Initial Price	≥ 135% of Initial Price
CapitaLand Limited	CAPL SP Equity	3.91	4.4965	4.8875	5.2785	2.96	75.7033%	No	No	No
DBS Group Holdings Limited	DBS SP Equity	14.22	16.3530	17.7750	19.1970	14.30	100.5626%	No	No	No
Keppel Corporation Limited ¹	KEP SP Equity	7.8757	9.0571	9.8446	10.6322	10.84	137.6386%	Yes	Yes	Yes
Oversea-Chinese Banking Corporation Limited	OCBC SP Equity	8.79	10.1085	10.9875	11.8665	8.85	100.6826%	No	No	No
Singapore Exchange Limited	SGX SP Equity	7.85	9.0275	9.8125	10.5975	6.90	87.8981%	No	No	No

* Bloomberg Ticker for reference only

Performance on Observation Date(2), 08 March 2012

Since none of the Condition is fulfilled, there is no interest payable on 15 March 2012

- Condition A is: On annual Observation Date, the Closing Prices of ALL Shares are at or above 115% of their respective Initial Prices.
- Condition B is: On annual Observation Date, the Closing Prices of any 3 Shares are at or above 125% of their respective Initial Prices.
- Condition C is: On annual Observation Date, the Closing Prices of any 2 Shares are at or above 135% of their respective Initial Prices.

Year 1 Guaranteed Interest of 3.08% was paid on 15 June 2010.

Year 2 Guaranteed Interest of 1.18% was paid on 15 March 2012.

UOB Principal Guaranteed Structured Deposit Growth Deposit – Series (2)

Return Tracker

Performance on Observation Date(1), 08 March 2011

Underlying Share	Bloomberg Code	Initial Price, 15 Mar 2010	115% of Initial Price	125% of Initial Price	135% of Initial Price	Closing Price as at 08 Mar 2011	Performance = Closing Price as at 08 Mar 2011 / Initial Price	≥ 115% of Initial Price	≥ 125% of Initial Price	≥ 135% of Initial Price
CapitaLand Limited	CAPL SP Equity	3.91	4.4965	4.8875	5.2785	3.37	86.1893%	No	No	No
DBS Group Holdings Limited	DBS SP Equity	14.22	16.3530	17.7750	19.1970	14.54	102.2504%	No	No	No
Keppel Corporation Limited ¹	KEP SP Equity	8.6633	9.9628	10.8291	11.6955	12.10	139.6696%	Yes	Yes	Yes
Oversea-Chinese Banking Corporation Limited	OCBC SP Equity	8.79	10.1085	10.9875	11.8665	9.48	107.8498%	No	No	No
Singapore Exchange Limited	SGX SP Equity	7.85	9.0275	9.8125	10.5975	7.82	99.6178%	No	No	No

* Bloomberg Ticker for reference only

Performance on Observation Date(1), 08 March 2011

Since none of the Condition is fulfilled, there is no interest payable on 15 March 2011

- Condition A is: On annual Observation Date, the Closing Prices of ALL Shares are at or above 115% of their respective Initial Prices.
- Condition B is: On annual Observation Date, the Closing Prices of any 3 Shares are at or above 125% of their respective Initial Prices.
- Condition C is: On annual Observation Date, the Closing Prices of any 2 Shares are at or above 135% of their respective Initial Prices.

Year 1 Guaranteed Interest of 3.08% was paid on 15 June 2010.

Notice of Corporate Action

¹ Keppel Corporation Limited (KEP SP)

- a) Corporate Action : Spin-off
- Ex-date : 18 June 2010
- Effective Date : 29 June 2010
- Adjustment Factor : 0.973409
- Original Initial Reference Price : SGD 8.90
- Adjusted Initial Reference Price : SGD 8.90 x 0.973409 = SGD 8.6633**

Additional Details:

Existing shareholder will receive 1 new share of K-Green Trust (KGT SP) for every 5 shares of Keppel Corporation Ltd (KEP SP) held.

Closing Price of KEP SP on 17 June 10, prior to Ex-date = SGD 8.80

Opening Price of KGT SP on 29 June 10 = SGD 1.17

$$\begin{aligned}
 \text{Adjustment Factor} &= \frac{(5 \times \text{Closing price of KEP SP} - 1 \times \text{Opening Price of KGT SP})}{(5 \times \text{Closing price of KEP SP})} \\
 &= \frac{(5 \times \text{SGD } 8.80) - (1 \times \text{SGD } 1.17)}{(5 \times \text{SGD } 8.80)} \\
 &= 0.973409
 \end{aligned}$$

Share	Bloomberg Code	Initial Price (15 Mar 2010)	115% of Initial Price	125% of Initial Price	135% of Initial Price
Keppel Corporation Limited ¹	KEP SP Equity	8.6633	9.9628	10.8291	11.6955

- b) Corporate Action : Bonus issue of 10%
- Effective Date : 26 April 2011
- Adjustment Factor : 0.909091
- Original Initial Reference Price : SGD 8.6633
- Adjusted Initial Reference Price : SGD 8.6633 x 0.909091 = SGD 7.8757**

Additional Details:

Existing shareholders will receive 1 bonus share for every 10 shares of Keppel Corporation Limited (KEP SP) held.

$$\begin{aligned}
 \text{Adjustment Factor} &= \frac{10}{10 + 1} \\
 &= \frac{10}{11} \\
 &= 0.909091
 \end{aligned}$$

Share	Bloomberg Code	Initial Price (15 Mar 2010)	115% of Initial Price	125% of Initial Price	135% of Initial Price
Keppel Corporation Limited ¹	KEP SP Equity	7.8757	9.0571	9.8446	10.6322

- c) Corporate Action : Spin-Off (1 per 5) and Return of Capital
 Effective Date : 24 April 2013
 Adjustment Factor : 0.974071
 Original Initial Reference Price : SGD 7.8757
Adjusted Initial Reference Price : SGD 7.8757 x 0.974071 = SGD 7.6715

Additional Details:

Existing shareholders will receive 1 new share of Keppel REIT (KREIT SP) for every 5 shares of Keppel Corporation Ltd (KEP SP) held.
 Existing shareholder will receive SGD 0.27 for every share of Keppel Corporation Ltd (KEP SP) held.

$$\begin{aligned}
 \text{Adjustment Factor} &= 1 - \left[\frac{\text{Closing Price of KREIT SP on 23}^{\text{rd}} \text{ April 2013} \times 1/5}{\text{Closing Price of KEP SP on 23}^{\text{rd}} \text{ April 2013} - \text{Return of Capital}} \right] \\
 &= 1 - \left[\frac{1.430 \times 1/5}{11.3 - 0.27} \right] \\
 &= 0.974071
 \end{aligned}$$

Share	Bloomberg Code	Initial Price (15 Mar 2010)	115% of Initial Price	125% of Initial Price	135% of Initial Price
Keppel Corporation Limited ¹	KEP SP Equity	7.6715	8.8222	9.5894	10.3565

- d) Corporate Action : Spin-Off (2 per 25)
- Effective Date : 29 August 2013
- Adjustment Factor : 0.990733
- Original Initial Reference Price : SGD 7.6715
- Adjusted Initial Reference Price : SGD 7.6715 x 0.990733 = SGD 7.6004**

Additional Details:

Existing shareholders will receive 2 new shares of Keppel REIT (KREIT SP) for every 25 shares of Keppel Corporation Ltd (KEP SP) held.

$$\begin{aligned}
 \text{Adjustment Factor} &= 1 - \left[\frac{\text{Closing Price of KREIT SP on 28Aug2013} \times 2/25}{\text{Closing Price of KEP SP on 28Aug2013}} \right] \\
 &= 1 - \left[\frac{1.185 \times 2/25}{10.230} \right] \\
 &= 0.990733
 \end{aligned}$$

Share	Bloomberg Code	Initial Price (15 Mar 2010)	115% of Initial Price	125% of Initial Price	135% of Initial Price
Keppel Corporation Limited ¹	KEP SP Equity	7.6004	8.7405	9.5005	10.2605

² **CapitaLand Limited (CAPL SP)**

- a) Corporate Action : Special Dividend
 Effective Date : 07-May-12
 Additional Details:
 Special Dividend - Existing shareholders will receive SGD 0.02 for every share of CAPL SP held.
 Ordinary Dividend - Existing shareholders will receive SGD 0.06 for every share of CAPL SP held.

$$\begin{aligned} \text{Adjustment Factor} &= \frac{(\text{Closing price of CAPL SP as at 04 May 12} - \text{Ordinary Dividend} - \text{Special Dividend})}{(\text{Closing price of CAPL SP as at 04 May 12} - \text{Ordinary Dividend})} \\ &= \frac{\text{SGD } 2.94 - \text{SGD } 0.06 - \text{SGD } 0.02}{\text{SGD } 2.94 - \text{SGD } 0.06} \\ &= 0.993056 \end{aligned}$$

Original Initial Reference Price : SGD 3.91
Adjusted Initial Reference Price : SGD 3.91 x 0.993056 = SGD 3.8828

Share	Bloomberg Code	Initial Price (15 Mar 2010)	115% of Initial Price	125% of Initial Price	135% of Initial Price
Capitaland Ltd ²	CAPL SP Equity	3.8828	4.4652	4.8535	5.2418

³ **Oversea-Chinese Banking Corporation Ltd**

Corporate Action: Rights Issue (1 per 8)

Details: Existing shareholders will receive 1 rights issue for every 8 shares of OCBC held.

Corporate Action: Cash Dividend

Details: Existing shareholders will receive SGD 0.18 for every share of OCBC held.

Effective Date: 25 August 2014

Adjustment Factor Calculation

Theoretical share value after corporate action: $\frac{8 \times (10.410 - 0.18) + (1 \times 7.65)}{8 + 1} = 9.943333$

Adjustment factor: $\frac{9.943333}{10.410 - 0.10} = 0.971978$

Original Initial Price: SGD 8.79

Adjusted Initial Price: SGD 8.79 x 0.971978 = SGD 8.5437

Share	Bloomberg Code	Initial Price (15 Mar 2010)	115% of Initial Price	125% of Initial Price	135% of Initial Price
Oversea-Chinese Banking Corporation Ltd ³	OCBC SP Equity	8.5437	9.8253	10.6796	11.534