

UOB Structured Deposit – Wealth Deposit Series (10)

Return Tracker (Matured on 19 December 2013)

Observation Date(5), 12 December 2013

Shares	Bloomberg Code	Initial Price, (12 Jan 2009)	Valuation Date(5), 12 Dec 2013	Return	Share Performance P _i , Max(0,Return)
<i>Keppel Corporation Limited</i>	<i>KEP SP Equity</i>	4.48	8.57	91.2946%	91.2946% (Best Performing Share – Year 1)
<i>DBS Group Holdings Limited</i>	<i>DBS SP Equity</i>	8.11	12.40	52.8977%	52.8977% (Best Performing Share – Year 3)
<i>Singapore Telecommunications Limited</i> ²	<i>ST SP Equity</i>	2.4711	3.56	44.0654%	44.0654% (Best Performing Share – Year 5)
<i>Oversea-Chinese Banking Corporation Limited</i>	<i>OCBC SP Equity</i>	5.15	10.14	96.8932%	96.8932% (Best Performing Share – Year 2)
<i>CapitaLand Limited</i> ¹	<i>CAPL SP Equity</i>	2.3426	3.73	59.2248%	59.2248% (Best Performing Share – Year 4)

Observation Date(5), 12 December 2013

Share with highest Share Performance: Singapore Telecommunications Limited
Highest Share Performance: 44.07%

Maturity Bonus Interest Rate = Max (0, [(PR x Average P_i) – Total Guaranteed Interest Rates])
= Max (0, [(20% x 68.8751%) – 5.8%])
= 7.9750%

Participation Rate (PR) is fixed at 20%.

Since Singapore Telecommunications Limited is the remaining share in Observation Date(5), the share performance is recorded from the underlying basket.

Maturity Bonus Interest Rate of 7.9750% was paid on 19 December 2013.

UOB Structured Deposit – Wealth Deposit Series (10)

Return Tracker (Matured on 19 December 2013)

Observation Date(4), 14 January 2013

Shares	Bloomberg Code	Initial Price, (12 Jan 2009)	Valuation Date(4), 14 Jan 2013	Return	Share Performance P _i , Max(0,Return)
<i>Keppel Corporation Limited</i>	<i>KEP SP Equity</i>	4.48	8.57	91.2946%	91.2946% (Best Performing Share – Year 1)
<i>DBS Group Holdings Limited</i>	<i>DBS SP Equity</i>	8.11	12.40	52.8977%	52.8977% (Best Performing Share – Year 3)
Singapore Telecommunications Limited ²	ST SP Equity	2.4711	3.44	39.2093%	-
<i>Oversea-Chinese Banking Corporation Limited</i>	<i>OCBC SP Equity</i>	5.15	10.14	96.8932%	96.8932% (Best Performing Share – Year 2)
<i>CapitaLand Limited</i> ¹	<i>CAPL SP Equity</i>	2.3426	3.73	59.2248%	59.2248% (Best Performing Share – Year 4)

Observation Date(4), 14 January 2013

Share with highest Share Performance: CapitaLand Limited
Highest Share Performance: 59.2248%

Indicative Maturity Bonus Interest Rate = Max (0, [(PR x Average Pi) – Total Guaranteed Interest Rates])
= Max (0, [(20% x 67.9039%) – 5.8%])
= 7.7808% **

Participation Rate (PR) is fixed at 20%.

Since CapitaLand Limited is the highest share performer in Observation Date(4), the share performance will be locked from the underlying basket in the subsequent Observation Dates.

Year 4 Guaranteed Interest of 1% was paid on 21 January 2013. (Total Guaranteed interest Rate is 5.8%).

** Indicative only and is subject to change as the relevant period has not ended.

UOB Structured Deposit – Wealth Deposit Series (10)

Return Tracker

(Matured on 19 December 2013)

Observation Date(3), 12 January 2012

Shares	Bloomberg Code	Initial Price, (12 Jan 2009)	Valuation Date(3), 12 Jan 2012	Return	Share Performance P_i , Max(0,Return)
<i>Keppel Corporation Limited</i>	<i>KEP SP Equity</i>	4.48	8.57	91.2946%	91.2946% (Best Performing Share – Year 1)
<i>DBS Group Holdings Limited</i>	<i>DBS SP Equity</i>	8.11	12.40	52.8977%	52.8977% (Best Performing Share – Year 3)
Singapore Telecommunications Limited ²	ST SP Equity	2.4711	3.11	25.8549%	-
<i>Oversea-Chinese Banking Corporation Limited</i>	<i>OCBC SP Equity</i>	5.15	10.14	96.8932%	96.8932% (Best Performing Share – Year 2)
CapitaLand Limited ¹	CAPL SP Equity	2.3590	2.34	-0.0081%	-

Observation Date(3), 12 January 2012

Share with highest Share Performance: DBS Group Holdings Limited
 Highest Share Performance: 52.8977%

Indicative Maturity Bonus Interest Rate = Max (0, [(PR x Average P_i) – Total Guaranteed Interest Rates])
 = Max (0, [(20% x 53.3865%) – 5.8%])
 = 4.8773% **

Participation Rate (PR) is fixed at 20%.

Since DBS Group Holdings Limited is the highest share performer Observation Date(3), the share performance will be locked from the underlying basket in the subsequent Observation Dates.

3rd Year Guaranteed Interest of 1% was paid on 19 January 2012.

The next guaranteed interest of 1% for Year 4 will be paid on 21 January 2013. (Total Guaranteed interest Rate is 5.8%).

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UOB Structured Deposit – Wealth Deposit Series (10)

Return Tracker

(Matured on 19 December 2013)

Observation Date(2), 12 January 2011

Shares	Bloomberg Code	Initial Price, (12 Jan 2009)	Valuation Date(2), 12 Jan 2011	Return	Share Performance P _i , Max(0,Return)
<i>Keppel Corporation Limited</i>	<i>KEP SP Equity</i>	4.48	8.57	91.2946%	91.2946% (Best Performing Share – Year 1)
DBS Group Holdings Limited	DBS SP Equity	8.11	14.84	82.9840%	-
Singapore Telecommunications Limited	ST SP Equity	2.55	3.09	21.1765%	-
<i>Oversea-Chinese Banking Corporation Limited</i>	<i>OCBC SP Equity</i>	5.15	10.14	96.8932%	96.8932% (Best Performing Share – Year 2)
CapitaLand Limited ¹	CAPL SP Equity	2.3590	3.81	61.5091%	-

Observation Date(2), 12 January 2011

Share with highest Share Performance: Oversea-Chinese Banking Corporation Limited
 Highest Share Performance: 96.8932%

Indicative Maturity Bonus Interest Rate = Max (0, [(PR x Average P_i) – Total Guaranteed Interest Rates])
 = Max (0, [(20% x 70.7715%) – 5.8%])
 = 8.3543% **

Participation Rate (PR) is fixed at 20%.

Since Oversea-Chinese Banking Corporation Limited (OCBC SP) is the highest share performer in Observation Date(2) the share performance will be locked from the underlying basket in the subsequent Observation Dates.

^{2nd} Year Guaranteed Interest of 1% was paid on 19 January 2011.

The next guaranteed interest of 1% for Year 3 and 4 will be paid on 19 January 2012 and 21 January 2013 respectively (Total Guaranteed interest Rates is 5.8%).

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UOB Structured Deposit – Wealth Deposit Series (10)

Return Tracker

(Matured on 19 December 2013)

Observation Date(1), 12 January 2010

Shares	Bloomberg Code	Initial Price, (12 Jan 2009)	Valuation Date(1), 12 Jan 2010	Return	Share Performance P _i , Max(0,Return)
<i>Keppel Corporation Limited</i>	<i>KEP SP Equity</i>	4.48	8.57	91.2946%	91.2946% <i>(Best Performing Share – Year 1)</i>
DBS Group Holdings Limited	DBS SP Equity	8.11	15.18	87.1763%	-
Singapore Telecommunications Limited	ST SP Equity	2.55	2.97	16.4706%	-
Oversea-Chinese Banking Corporation Limited	OCBC SP Equity	5.15	8.81	71.0680%	-
CapitaLand Limited ¹	CAPL SP Equity	2.3898	4.29	79.5129%	-

Observation Date(1), 12 January 2010

Share with highest Share Performance: Keppel Corporation Limited
 Highest Share Performance: 91.2946%

Indicative Maturity Bonus Interest Rate = Max (0, [(PR x Average P_i) – Total Guaranteed Interest Rates])
 = Max (0, [(20% x 69.1045%) – 5.8%])
 = 8.0209% **

Participation Rate (PR) is fixed at 20%.

Since Keppel Corporation Limited (KEP SP) is the highest share performer in Observation Date(1) the share performance will be locked from the underlying basket in the subsequent Observation Dates.

¹st Year Guaranteed Interest of 2.8% was paid on 19 January 2010.

The next guaranteed interest of 1% for Year 2, 3, 4 will be paid on 19 Jan 2011, 19 Jan 2012 and 21 Jan 2013 respectively (Total Guaranteed interest Rates is 5.8%).

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Notice of Corporate Action Adjustment**¹ CapitaLand Limited (CAPL SP)**

- (i) Corporate Action: Rights Issue 1 per 2
Details: Existing shareholders will receive 1 rights issue for every 2 shares of CAPL SP held. The subscription price for each right issued is SGD 1.30
Effective Date: 19 February 2009

Adjustment Factor: $\frac{2.68 \times 2 + 1.30}{2.68 \times 3} = 0.828358$

Original Initial Price: 2.90

Adjusted Initial Price: $2.90 \times 0.828358 = 2.4022$

- (ii) Corporate Action: Special Dividend
Details: Existing shareholders will receive Special Dividend of SGD 0.015 and Ordinary Dividend of SGD 0.055 for every share of CAPL SP held.
Effective Date: 6 May 2009

Adjustment Factor: $\frac{2.97 - 0.055 - 0.015}{2.97 - 0.05} = 0.994854$

Original Initial Price: 2.4022

Adjusted Initial Price: $2.4022 \times 0.994854 = 2.3898$

- (iii) Corporate Action: Special Dividend
Details: Existing shareholders will receive Special Dividend of SGD 0.05 and Ordinary Dividend of SGD 0.055 for every share of CAPL SP held.
Effective Date: 26 April 2010

Adjustment Factor: $\frac{3.85 - 0.055 - 0.05}{3.85 - 0.055} = 0.987130$

Original Initial Price: 2.3898

Adjusted Initial Price: $2.3898 \times 0.987130 = 2.3590$

- (iv) Corporate Action: Special Dividend
Effective Date: 7 May 2012
Details: Existing shareholders will receive Special Dividend of SGD 0.02 and Ordinary Dividend of SGD 0.06 for every share of CAPL held

Adjustment Factor Calculation:

Share Value prior to corporate action (Closing Price on 4 May 2012): SGD 2.94

$$\text{Adjustment Factor: } \frac{(2.94 - 0.06 - 0.02)}{(2.94 - 0.06)} = 0.993056$$

Original Initial Price: SGD 2.3590

Adjusted Initial Price: SGD 2.3590 x 0.993056 = SGD 2.3426

² ***Singapore Telecommunications Limited (ST SP)***

Corporation Action: Cash Dividend

Details: Existing shareholders will receive Special Dividend of SGD 0.10 and Ordinary Dividend of SGD 0.09 for every ST SP shares held.

Effective Date: 05 August 2011

$$\text{Adjustment Factor: } \frac{(3.32 - 0.10 - 0.09)}{(3.32 - 0.09)} = 0.969040$$

Original Initial Price: 2.5500

Adjusted Initial Price: 2.5500 x 0.969040 = 2.4711