

UOB Structured Deposit – Wealth Deposit Series (3) SGD

Return Tracker

(Matured on 25 April 2016)

Performance for Year 8

Share	Bloomberg Code	(A)	(B)	(C) = (B / A) -1
		Initial Price, 21-Apr-08	Closed Price, 18-Apr-16	Performance
DBS Group Holdings Ltd ⁴	DBS SP Equity	16.8604	15.680	-7.0010%
Oversea-Chinese Banking Corporation Ltd ⁷	OCBC SP Equity	8.3785	9.280	10.7597%
CapitaLand Ltd ³	CAPL SP Equity	5.4855	3.160	-42.3936%
Cosco Corp (Singapore) Ltd ⁵	COS SP Equity	3.1418	0.335	-89.3373%
Keppel Corporation Ltd ¹	KEP SP Equity	9.7349	6.000	-38.3661%
Singapore Telecommunications Ltd ⁶	ST SP Equity	3.7405	3.860	3.1948%
Singapore Exchange Ltd	SGX SP Equity	8.38	7.990	-4.6539%
City Developments Ltd ²	CIT SP Equity	11.6936	8.760	-25.0872%

*Bloomberg ticker is for reference only.

Performance on 18 April 2016

Worst Performing Share Return : -89.3373%

Worst Performing Share : Cosco Corp (Singapore) Ltd **

Year 8 Interest Calculation

= Max (Year 7 Interest, X% + 6% + Return of the Worst Performing Share)
 = Max (0.0%, 20% + 6% + (-89.3373%))
 = -63.3373% (set to 0)

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Performance for Year 7

Share	Bloomberg Code	(A)	(B)	(C) = (B / A) -1
		Initial Price, 21 Apr 2008	Closing Price, 20 Apr 2015	Performance
DBS Group Holdings Ltd ⁴	DBS SP Equity	16.8604	21.020	24.6708%
Oversea-Chinese Banking Corporation Ltd ⁷	OCBC SP Equity	8.3785	10.830	29.2594%
CapitalLand Ltd ³	CAPL SP Equity	5.4855	3.640	-33.6432%
Cosco Corp (Singapore) Ltd ⁵	COS SP Equity	3.1418	0.565	-82.0167%
Keppel Corporation Ltd ¹	KEP SP Equity	9.7349	9.250	-4.9810%
Singapore Telecommunications Ltd ⁶	ST SP Equity	3.7405	4.410	17.8987%
Singapore Exchange Ltd	SGX SP Equity	8.3800	8.310	-0.8353%
City Developments Ltd ²	CIT SP Equity	11.7907	10.520	-10.7771%

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Performance on 20 April 2015

Worst Performing Share Return : -82.0167%

Worst Performing Share : Cosco Corp (Singapore) Ltd

Year 7 Interest Calculation

= Max (Year 6 Interest, X% + 5% + Return of the Worst Performing Share)
 = Max (0.0%, 20% + 5% + (-82.0167%))
 = -57.0167% (set to 0)

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Performance for Year 6

Share	Bloomberg Code	(A)	(B)	(C) = (B / A) -1
		Initial Price, 21 Apr 2008	Closing Price, 17 Apr 2014	Performance
DBS Group Holdings Ltd ⁴	DBS SP Equity	16.8604	16.900	0.2349%
Oversea-Chinese Banking Corporation Ltd	OCBC SP Equity	8.62	9.650	11.9490%
CapitalLand Ltd ³	CAPL SP Equity	5.4855	3.180	-42.0290%
Cosco Corp (Singapore) Ltd ⁵	COS SP Equity	3.1418	0.715	-77.2423%
Keppel Corporation Ltd ¹	KEP SP Equity	9.7349	10.990	12.8928%
Singapore Telecommunications Ltd ⁶	ST SP Equity	3.7405	3.710	-0.8154%
Singapore Exchange Ltd	SGX SP Equity	8.38	6.970	-16.8258%
City Developments Ltd ²	CIT SP Equity	11.7907	10.420	-11.6253%

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Performance on 17 April 2014

Worst Performing Share Return : -77.2423%

Worst Performing Share : Cosco Corp (Singapore) Ltd

Year 6 Interest Calculation

= Max (Year 5 Interest, X% + 4% + Return of the Worst Performing Share)
 = Max (0.0%, 20% + 4% + (-77.2423%))
 = -53.2423% (set to 0)

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Return Tracker

Performance for Year 5

Share	Bloomberg Code	(A)	(B)	(C) = (B / A) -1
		Initial Price, 21 Apr 2008	Closing Price, 18 Apr 2013	Performance
DBS Group Holdings Ltd ⁴	DBS SP Equity	16.8604	15.65	-7.1790%
Oversea-Chinese Banking Corporation Ltd	OCBC SP Equity	8.62	10.82	25.5220%
CapitalLand Ltd ³	CAPL SP Equity	5.4855	3.450	-37.1069%
Cosco Corp (Singapore) Ltd ⁵	COS SP Equity	3.1418	0.89	-71.6725 %
Keppel Corporation Ltd ¹	KEP SP Equity	10.0876	11.25	11.5231%
Singapore Telecommunications Ltd ⁶	ST SP Equity	3.7405	3.74	-0.0134%
Singapore Exchange Ltd	SGX SP Equity	8.38	7.73	-7.7566%
City Developments Ltd ²	CIT SP Equity	11.9328	10.98	-7.9847%

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Performance on 18 April 2013

Worst Performing Share Return : -71.6725%

Worst Performing Share : Cosco Corp (Singapore) Ltd

Year 5 Interest Calculation

= Max (Year 4 Interest, X% + 3% + Return of the Worst Performing Share)

= Max (0.0%, 20% + 3% + (-71.6725%))

= -48.6725% (set to 0)

UOB Structured Deposit – Wealth Deposit Series (3) SGD

Return Tracker

Performance for Year 4

Share	Bloomberg Code	(A)	(B)	(C) = (B / A) -1
		Initial Price, 21 Apr 2008	Closed Price, 18 Apr 2012	Performance
DBS Group Holdings Ltd ⁴	DBS SP Equity	16.8604	13.51	-19.8714%
Oversea-Chinese Banking Corporation Ltd	OCBC SP Equity	8.62	8.91	3.3643%
CapitalLand Ltd ³	CAPL SP Equity	5.5239	2.930	-46.9578%
Cosco Corp (Singapore) Ltd ⁵	COS SP Equity	3.1418	1.085	-65.4657%
Keppel Corporation Ltd ¹	KEP SP Equity	10.0876	11.47	13.7040%
Singapore Telecommunications Ltd ⁶	ST SP Equity	3.7405	3.12	-16.5887%
Singapore Exchange Ltd	SGX SP Equity	8.38	6.82	-18.6158%
City Developments Ltd ²	CIT SP Equity	11.9916	10.45	-12.8557%

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Performance on 18 April 2012

Worst Performing Share Return : -65.4657%

Worst Performing Share : Cosco Corp (Singapore) Ltd

Year 4 Interest Calculation

= Max (Year 3 Interest, X% + 2% + Return of the Worst Performing Share)
 = Max (0.0%, 20% + 2% + (-65.4657%))
 = -43.4657% (set to 0)

UOB Structured Deposit – Wealth Deposit Series (3) SGD

Return Tracker

Performance for Year 3

Share	Bloomberg Code	(A)	(B)	(C) = (B / A) -1
		Initial Price, 21 Apr 2008	Closed Price, 18 Apr 2011	Performance
DBS Group Holdings Ltd ⁴	DBS SP Equity	16.8604	14.56	-13.6436%
Oversea-Chinese Banking Corporation Ltd	OCBC SP Equity	8.62	9.59	11.2529%
CapitaLand Ltd ³	CAPL SP Equity	5.5239	3.380	-38.8113%
Cosco Corp (Singapore) Ltd ⁵	COS SP Equity	3.1418	2.29	-27.1123%
Keppel Corporation Ltd ¹	KEP SP Equity	11.0964	12.56	13.1901%
Singapore Telecommunications Ltd	ST SP Equity	3.86	3.05	-20.9845%
Singapore Exchange Ltd	SGX SP Equity	8.38	8.08	-3.5800%
City Developments Ltd ²	CIT SP Equity	12.1548	11.64	-4.2357%

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Performance on 18 April 2011

Worst Performing Share Return : -38.8113%

Worst Performing Share : CapitaLand Ltd

Year 3 Interest Calculation

= Max (0, X% + 1% + Return of the Worst Performing Share)
 = Max (0, 20% + 1% + (-38.8113%))
 = -17.8113% (set to 0)

UOB Structured Deposit – Wealth Deposit Series (3) SGD

Return Tracker

Performance for Year 2

Share	Bloomberg Code	(A)	(B)	(C) = (B / A) -1
		Initial Price, 21 Apr 2008	Closed Price, 19 Apr 2010	Performance
DBS Group Holdings Ltd ⁴	DBS SP Equity	16.8604	15.36	-8.8988%
Oversea-Chinese Banking Corporation Ltd	OCBC SP Equity	8.62	8.98	4.1763%
CapitalLand Ltd ³	CAPL SP Equity	5.5959	3.98	-28.8759%
Cosco Corp (Singapore) Ltd ⁵	COS SP Equity	3.1418	1.79	-43.0266%
Keppel Corporation Ltd ¹	KEP SP Equity	11.3995	9.39	-17.6282%
Singapore Telecommunications Ltd	ST SP Equity	3.86	3.08	-20.2073%
Singapore Exchange Ltd	SGX SP Equity	8.38	8.17	-2.5060%
City Developments Ltd ²	CIT SP Equity	12.1548	10.94	-9.9947%

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Performance on 19 April 2010

Worst Performing Share Return : -43.0266%

Worst Performing Share : Cosco Corp (Singapore) Ltd

Year 2 Interest Calculation

= Max (0, X% + Return of the Worst Performing Share)

= Max (0, 20% + (-43.0266%))

= -23.0266% (set to 0)

Notice of Corporate Action

¹ Keppel Corporation Ltd

- i) Corporate Action: Special Dividend
 Effective Date: 29 April 2008
 Details: Existing shareholders will receive Special Dividend of SGD 0.45 and Ordinary Dividend of SGD 0.10 for every share of KEP SP held
- Adjustment Factor: $\frac{(10.80 - 0.10 - 0.45)}{(10.80 - 0.10)} = 0.957944$
- Original Initial Price: SGD 11.90
Adjusted Initial Price: SGD 11.90 x 0.957944 = SGD 11.3995
- ii) Corporate Action: Spin-off 1 KGT SP per 5 KEP SP
 Effective Date: 18 June 2010
 Details: Existing shares receives 1 K-Green Trust (Bloomberg code KGT SP) share for every 5 KEP SP shares held. 29 June 2010 (KGT SP commenced trading in Singapore Exchange Ltd on 29 June 2010, thus the adjustment for this corporate action will be on 29 June 2010).
- Adjustment Factor: $\frac{[(8.80 \times 5) - (1 \times 1.17)]}{(5 \times 8.8)} = 0.973409$
- Original Initial Price: SGD 11.3995
Adjusted Initial Price: SGD 11.3995 x 0.973409 = SGD 11.0964
- iii) Corporate Action: Bonus issue of 10%
 Effective Date: 24 April 2011
 Details: Existing shareholders will receive 1 bonus share for every 10 KEP SP shares held.
- Adjustment Factor: $\frac{10}{11} = 0.909090$
- Original Initial Price: SGD 11.0964
Adjusted Initial Price: SGD 11.0964 x 0.909090 = SGD 10.0876
- iv) Corporate Action: Spin-off 1 KREIT SP per 5 KEP SP
 Details: Existing shares receives 1 Keppel REIT (Bloomberg code KREIT SP) share for every 5 KEP SP shares held.
- Corporate Action: Return of Capital
 Details: Existing shareholder will receive SGD 0.27 for every share of Keppel Corporation Ltd (KEP SP) held.
- Effective Date: 24 April 2013
- Adjustment Factor: $1 - \frac{(1.430 \times 1/5)}{(11.30 \times 0.27)} = 0.974071$
- Original Initial Price: SGD 10.0876
Adjusted Initial Price: SGD 10.0876 x 0.974071 = SGD 9.8260

- v) Corporate Action: Spin-off 2 KREIT SP per 25 KEP SP
 Details: Existing shares receives 2 Keppel REIT (Bloomberg code KREIT SP) shares for every 25 KEP SP shares held.
- Effective Date: 29 August 2013
- Adjustment Factor: $1 - \frac{(1.185 \times 2/25)}{(10.230)} = 0.990733$
- Original Initial Price: SGD 9.8260
Adjusted Initial Price: SGD 9.8260 x 0.990733 = SGD 9.7349

² City Developments Ltd

- i) Corporate Action: Special Dividend
 Effective Date: 6 May 2008
 Details: Existing shareholders will receive Special Dividend of SGD 0.125 and Ordinary Dividend of SGD 0.075 for every share of CIT SP held

$$\text{Adjustment Factor: } \frac{(12.34 - 0.075 - 0.125)}{(12.34 - 0.075)} = 0.989808$$

Original Initial Price: SGD 12.28
Adjusted Initial Price: SGD 12.28 x 0.989808 = SGD 12.1548

- ii) Corporate Action: Cash Dividend
 Effective Date: 3rd May 2011
 Details: Existing shareholders will receive Special Dividend of SGD 0.10 and Ordinary Dividend of SGD 0.08 for every share of CIT SP held

$$\text{Adjustment Factor: } \frac{(11.84 - 0.10 - 0.08)}{(11.84 - 0.08)} = 0.991497$$

Original Initial Price: SGD 12.1548
Adjusted Initial Price: SGD 12.1548 x 0.991497 = SGD 12.0514

- iii) Corporate Action: Cash Dividend
 Effective Date: 1st Sep 2011
 Details: Existing shareholders will receive Special Dividend of SGD 0.05 for every share of CIT SP held

$$\text{Adjustment Factor: } \frac{(10.08 - 0.05)}{(10.08)} = 0.995040$$

Original Initial Price: SGD 12.0514
Adjusted Initial Price: SGD 12.0514 x 0.995040 = SGD 11.9916

- iv) Corporate Action: Cash Dividend
 Effective Date: 30th April 2012
 Details: Existing shareholders will receive Special Dividend of SGD 0.05 and Ordinary Dividend of SGD 0.08 for every share of CIT SP held

$$\text{Adjustment Factor: } \frac{(10.28 - 0.08 - 0.05)}{(10.28 - 0.08)} = 0.995098$$

Original Initial Price: SGD 11.9916
Adjusted Initial Price: SGD 11.9916 x 0.995098 = SGD 11.9328

- v) Corporate Action: Cash Dividend
Effective Date: 29th April 2013
Details: Existing shareholders will receive Special Dividend of SGD 0.05 and Ordinary Dividend of SGD 0.08 for every share of CIT SP held

$$\text{Adjustment Factor: } \frac{(11.34 - 0.08 - 0.05)}{(11.34 - 0.08)} = 0.995560$$

Original Initial Price: SGD 11.9328
Adjusted Initial Price: SGD 11.9328 x 0.995560 = SGD 11.8798

- vi) Corporate Action: Special Dividend
Effective Date: 13th August 2013
Details: Existing shareholders will receive Special Dividend of SGD 0.08 for every share of CIT SP held

$$\text{Adjustment Factor: } \frac{(10.67 - 0.08)}{10.67} = 0.992502$$

Original Initial Price: SGD 11.8798
Adjusted Initial Price: SGD 11.8798 x 0.992502 = SGD 11.7907

- vii) Corporate Action: Cash Dividend
Effective Date: 30th April 2015
Details: Existing shareholders will receive Special Dividend of SGD 0.04 and Ordinary Dividend of SGD 0.08 for every share of CIT SP held

$$\text{Adjustment Factor: } \frac{(10.56 - 0.08 - 0.04)}{(10.56 - 0.08)} = 0.996183$$

Original Initial Price: SGD 11.7907
Adjusted Initial Price: SGD 11.7907 x 0.996183 = SGD 11.7457

- viii) Corporate Action: Special Dividend
Effective Date: 20th August 2015
Details: Existing shareholders will receive Special Dividend of SGD 0.04 for every share of CIT SP held

Adjustment Factor: 0.995565

Original Initial Price: SGD 11.7457
Adjusted Initial Price: SGD 11.7457 x 0.995565 = SGD 11.6936

³ Capitaland Ltd

- i) Corporate Action: Special Dividend
Details: Existing shareholders will receive Special Dividend of SGD 0.07 and Ordinary Dividend of SGD 0.08 for every share of CAPL SP held

Effective Date: 7 May 2008

$$\text{Adjustment Factor: } \frac{(6.97 - 0.08 - 0.07)}{(6.97 - 0.08)} = 0.989840$$

Original Initial Price:	SGD 6.86
Adjusted Initial Price:	SGD 6.86 x 0.989840 = SGD 6.7903

ii) 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 Feb 2009
Adjustment Factor:	$\frac{2.68 \times 2 + 1.30}{2.68 \times 3} = 0.828358$
Original Initial Price:	SGD 6.7903
Adjusted Initial Price:	SGD 6.7903 x 0.828358 = SGD 5.6248

iii) 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 held
Effective Date:	6 May 2009
Adjustment Factor:	$\frac{2.97 - 0.055 - 0.015}{2.97 - 0.055} = 0.994854$
Original Initial Price:	SGD 5.6248
Adjusted Initial Price:	SGD 5.6248 x 0.994854 = SGD 5.5959

iv) 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 held
Effective Date:	26 Apr 2010
Adjustment Factor:	$\frac{2.98 - 0.055 - 0.05}{2.98 - 0.055} = 0.987130$
Original Initial Price:	SGD 5.5959
Adjusted Initial Price:	SGD 5.5959 x 0.987130 = SGD 5.5239

v) 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:	$\frac{2.94 - 0.06 - 0.02}{2.94 - 0.06} = 0.993056$
Original Initial Price:	SGD 5.5239
Adjusted Initial Price:	SGD 5.5239 x 0.993056 = SGD 5.4855

⁴ DBS Group Holdings

Corporate Action: Rights Issue (1 per 2)

Effective Date: 29 December 2008

Details: Existing shareholders will receive 1 Rights Issue for every 2 shares of DBS SP held. The subscription price for each right issued is SGD 5.42.

Adjustment Factor:

- Share Value prior to corporate action (Closing Price on 26 Dec 2008): SGD 9.25
- Theoretical Share Value after Corporate Action : $\frac{9.25 \times 2 + 5.42 \times 1}{3} = 7.973333$
- Adjustment Factor : $\frac{7.973333}{9.25} = 0.861982$

Original Initial Price: SGD 19.56

Adjusted Initial Price: SGD 19.56 x 0.861982 = SGD 16.8604

⁵ Cosco Corp Singapore

Corporate Action: Special Dividend

Effective Date: 28 April 2009

Details: Existing shareholders will receive Special Dividend of SGD 0.03 and Ordinary Dividend of SGD 0.04 for every share of COS held

Adjustment Factor: $\frac{1.03 - 0.04 - 0.03}{1.03 - 0.04} = 0.969697$

Original Initial Price: SGD 3.24

Adjusted Initial Price: SGD 3.24 x 0.969697 = SGD 3.1418

⁶ Singapore Telecommunications Ltd

Corporate Action: Cash Dividend

Effective Date: 05 August 2011

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

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

Original Initial Price: SGD 3.86

Adjusted Initial Price: SGD 3.86 x 0.969040 = SGD 3.7405

⁷ **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: $\frac{9.943333}{10.410 - 0.18} = 0.971978$

Original Initial Price: SGD 8.62

Adjusted Initial Price: SGD 8.62 x 0.971978 = SGD 8.3785

No action is required by depositors in respect of the above changes.