

## UOB Structured Deposit – Wealth Deposit Series (10)

### Return Tracker

Observation Date(1), 12 January 2010

Shares	Bloomberg Code	Initial Price, (12 Jan 2009)	Valuation Date(1), 12 Jan 2010	Return	Share Performance P <sub>i</sub> , Max(0,Return)
<b>Keppel Corporation Limited</b>	<b>KEP SP Equity</b>	<b>4.48</b>	<b>8.57</b>	<b>91.2946%</b>	<b>91.2946%</b> <b>(Best Performing Share – Year 1)</b>
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 <sup>1</sup>	CAPL SP Equity	2.3898	4.29	79.5101%	-

#### 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<sub>i</sub>) – Total Guaranteed Interest Rates])  
= Max (0, [(20% x 91.2946%) – 5.8%])  
= 12.4589%\*\*

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.

1<sup>st</sup> 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 January 2011, 19 January 2012 and 21 January 2013 respectively (Total Guaranteed interest Rates 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

Observation Date(2), 12 January 2011

Shares	Bloomberg Code	Initial Price, (12 Jan 2009)	Valuation Date(2), 12 Jan 2011	Return	Share Performance P <sub>i</sub> , Max(0,Return)
<b>Keppel Corporation Limited</b>	<b>KEP SP Equity</b>	<b>4.48</b>	<b>8.57</b>	<b>91.2946%</b>	<b>91.2946%</b> <b>(Best Performing Share – Year 1)</b>
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%	-
<b>Oversea-Chinese Banking Corporation Limited</b>	<b>OCBC SP Equity</b>	<b>5.15</b>	<b>10.14</b>	<b>96.8932%</b>	<b>96.8932%</b> <b>(Best Performing Share – Year 2)</b>
CapitaLand Limited <sup>1</sup>	CAPL SP Equity	2.3898	3.81	59.4250%	-

#### 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<sub>i</sub>) – Total Guaranteed Interest Rates])  
= Max (0, [(20% x 94.0939%) – 5.8%])  
= 13.0188%\*\*

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.

2<sup>nd</sup> 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%).

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

## UOB Structured Deposit – Wealth Deposit Series (10)

### Return Tracker

Observation Date(3), 12 January 2012

Shares	Bloomberg Code	Initial Price, (12 Jan 2009)	Valuation Date(3), 12 Jan 2012	Return	Share Performance P <sub>i</sub> , Max(0,Return)
<b>Keppel Corporation Limited</b>	<b>KEP SP Equity</b>	<b>4.48</b>	<b>8.57</b>	<b>91.2946%</b>	<b>91.2946%</b> <b>(Best Performing Share – Year 1)</b>
<b>DBS Group Holdings Limited</b>	<b>DBS SP Equity</b>	<b>8.11</b>	<b>12.40</b>	<b>52.8977%</b>	<b>52.90%</b> <b>(Best Performing Share – Year 3)</b>
Singapore Telecommunications Limited <sup>3</sup>	ST SP Equity	2.4711	3.11	25.8549%	-
<b>Oversea-Chinese Banking Corporation Limited</b>	<b>OCBC SP Equity</b>	<b>5.15</b>	<b>10.14</b>	<b>96.8932%</b>	<b>96.8932%</b> <b>(Best Performing Share – Year 2)</b>
CapitaLand Limited <sup>1</sup>	CAPL SP Equity	2.3898	2.34	-2.0839%	-

#### Observation Date(3), 12 January 2012

Share with highest Share Performance: DBS Group Holdings Limited  
Highest Share Performance: 52.90%

Indicative Maturity Bonus Interest Rate = Max (0, [(PR x Average P<sub>i</sub>) – Total Guaranteed Interest Rates])  
= Max (0, [(20% x 80.3627%) – 5.8%])  
= 10.2724%\*\*

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.\*\*

3<sup>rd</sup> 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 respectively (Total Guaranteed interest Rates is 5.8%).

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

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**Notice of Corporate Action Adjustment****<sup>1</sup> 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:  $2.4022 \times 0.994854 = 2.3898$**

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<sup>2</sup> **Keppel Corporation Limited (KEP SP)**

Corporation Action:	Spin-off 1 KGT SP per 5 KEP SP
Details:	Existing shareholders receive 1 K-Green Trust (Bloomberg code KGT SP) share for every 5 KEP SP shares held. 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.
Effective Date:	29 June 2010
Adjustment Factor:	$\frac{\{(8.80 \times 5) - (1 \times 1.17)\}}{(5 \times 8.8)} = 0.973409$
Original Initial Price:	<b>4.4800</b>
Adjusted Initial Price:	<b>4.4800 x 0.973409 = 4.3609</b>

<sup>3</sup> **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
Adjustment Factor:	$\frac{(3.32 - 0.10 - 0.09)}{(3.32 - 0.09)} = 0.969040$
Original Initial Price:	<b>2.5500</b>
Adjusted Initial Price:	<b>2.5500 x 0.969040 = 2.4711</b>