

# BAIDURI 5 YEAR SINGAPORE EQUITY LINKED STRUCTURED DEPOSIT - SERIES 1

29 December 2017

## Why invest?

**1 Payout at Maturity**  
On the maturity date, investor will receive the amount as follows:

**100%** **10% COUPON**  
100% principal amount + 10% Guaranteed Coupon + Additional Coupon

**a. Capital Guaranteed**

Principal is 100% capital guaranteed only upon maturity

**b. Coupon**

**i. Guaranteed Coupon**

Guaranteed coupon of 10% payable only upon maturity.

**ii. Additional Coupon**

Investor has the possibility to receive an Additional Coupon which depends on the performance of 5 Singapore Blue Chip companies (DBS, SingTel, CapitaLand, Keppel and Singapore Airlines).

The performance of the 5 Singapore Blue Chip companies is equal to the average of the monthly observations of each company throughout the 5 year investment horizon (Compared to the initial level recorded on April 13th 2015) and observe half of it.

The additional coupon is equal to the recorded performance of the 5 Singapore Blue Chip companies minus 10%. Additional Coupon:  $[(\text{Average of monthly observations of the 5 Singapore Blue Chips companies} \div 2) - 10\%]$

**2 Product Details**  
All the details the investor needs to know:

<b>Currency</b> <b>BND</b> Dollars	<b>Tenure</b> <b>5</b> Years
<b>Value Date</b> <b>2015</b> 17 April	<b>Maturity Date</b> <b>2020</b> 17 April

**3 Commentary**  
Period from 13 November 2017 to 13 December 2017

**DBS (+6.53%)**

Reaping the rewards of going big on tech, DBS Group Holdings Ltd. has pushed past Singapore Telecommunications Ltd. to become Southeast Asia's biggest company by market capitalization. Adopting a "digital to the core" strategy, Singapore's largest bank has signaled that it will focus on customers who have generated a consistently higher return on equity.

**SingTel (+1.34%)**

A group of six leading telecommunication operators from the Asia-Pacific region, led by Singapore Telecommunications, are going to hunt for partnership opportunities with digital businesses, including possible equity investments in such companies.

**CapitaLand (-1.68%)**

CapitaLand has set out to accelerate its innovation push with a S\$10 million programme in training and technology, done in partnership with the Singapore Economic Development Board (EDB). The programme will focus on developing the company's staff in areas such as data analytics, digital marketing and digital product management. And explore new technologies that will enable it to create people-centric products and experiences.

**Keppel (+0.65%)**

KEPPEL CORP's planned 2.9 billion yuan (S\$593 million) disposal of its stake in a China marina project is being blocked for now by the minority shareholder of that project through legal proceedings in Singapore. Keppel, a conglomerate with businesses in rigbuilding and property, among others, said that it will vigorously defend against those attempts.

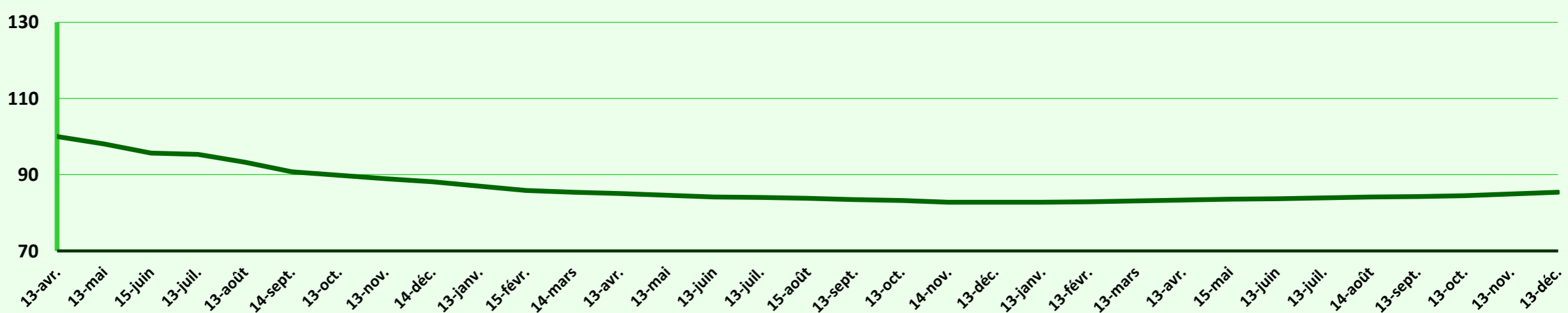
**Singapore Airlines (-2.59%)**

Singapore Airlines (SIA) has taken delivery of the first of five Airbus A380 aircraft, featuring recently launched on-board cabin products and innovations. The new SIA A380 offers more personal space in all classes, accommodating 471 passengers. The cabin features six private suites and 78 business-class seats on the upper deck, and 44 premium-economy and 343 economy-class seats on the main deck. The aircraft also features the latest IFE systems and full connectivity from every seat.

**4 Underlying Basket**

Share	Initial Price as of 13 April 2015	Monthly Average to 13 December 2017	Performance
Singapore Telecommunications Ltd	4,42	3,88	-12,28%
DBS Group Holdings Ltd	20,4	18,29	-10,37%
CapitaLand Ltd	3,61	3,29	-8,76%
Singapore Airlines Ltd	11,92	10,56	-11,43%
Keppel Corp Ltd	9,42	6,45	-31,52%

**5 Basket Performance**



**6 Monthly Performance**

	13-avr.	13-mai	13-juin	13-juil.	13-août	13-sept.	13-oct.	13-nov.	13-déc.	13-janv.	13-févr.	13-mars	13-avr.	13-mai	13-juin	13-juil.	13-août	13-sept.	13-oct.	13-nov.	13-déc.	
<b>2015</b>								100,00	98,04	95,71	95,38	93,30	90,78	89,85	88,99	88,12						
<b>2016</b>	87,00	85,84	85,45	85,13	84,59	84,16	84,03	83,85	83,53	83,22	82,87	82,79										
<b>2017</b>	82,77	82,93	83,16	83,35	83,59	83,75	83,92	84,13	84,26	84,47	84,95	85,42										
<b>2018</b>																						
<b>2019</b>																						

**Important Notice:**

Unlike traditional deposits, Structured Deposits have an investment element with potential returns. The initial investment amount of a Structured Deposit is guaranteed only if you hold it until the Maturity Date. Premature withdrawal of Structured Deposits may result in you receiving less than your initial investment amount. You may wish to seek advice from a financial adviser before making a commitment to purchase this product. In the event that you choose not to seek advice from a financial adviser, you should carefully consider whether this product is suitable for you. This does not constitute an offer or solicitation to buy or sell or subscribe for any security or financial instrument or to enter into a transaction or to participate in any particular trading or investment strategy. No representation or warranty whatsoever (including without limitation any representation or warranty as to accuracy, usefulness, adequacy, timeliness or completeness) in respect of any information (including without limitation any statement, figures, opinion, view or estimate) provided herein is given by Baiduri Bank and it should not be relied upon as such. Baiduri Bank does not undertake an obligation to update the information or to correct any inaccuracy that may become apparent at a later time. All information presented is subject to change without notice. Baiduri Bank shall not be responsible or liable for any loss or damage whatsoever arising directly or indirectly howsoever in connection with or as a result of any person acting on any information provided herein. The information provided herein may contain projections or other forward looking statement regarding future events or future performance of countries, assets, markets or companies. Actual events or results may differ materially. Past performance figures are not necessarily indicative of future or likely performance. Any reference to any specific company, financial product or asset class in whatever way is used for illustrative purposes only and does not constitute a recommendation on the same. In no event shall Baiduri Bank have any liability for any special, punitive, indirect or consequential damages (including lost profits), even if notified of the possibility of such damages.