

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



30 November 2016

## Why invest?

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### 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:  $[(\text{Average of monthly observations of the 5 Singapore Blue Chips companies} + 2) - 10\%]$

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### Product Details

All the details the investor needs to know:

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

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### Commentary

Period from 13 October 2016 to 14 November 2016

#### DBS (+7.19%)

DBS to acquire ANZ's wealth management and retail banking business in Singapore, Hong Kong, China, Taiwan and Indonesia. DBS third-quarter earnings was little changed from a year ago as soaring allowances for credit and other losses, recorded SGD 1.07 Billion.

#### SingTel (-4.17%)

SingTel's performance was resilient in the second quarter, thanks to the strong performance from regional mobile associates which continued to grow customers and data usage. SingTel enhances cyber security capabilities with Optus Advanced Security Operations Centre.

#### CapitaLand (-3.54%)

CapitaLand Limited achieved total PATMI of S\$247.5M in 3Q 2016, 28.4% higher than in 3Q 2015. CapitaLand's wholly owned serviced residence business unit has decided to manage the eight new serviced residences in China's high growth cities.

#### Keppel (-0.38%)

Keppel reported a 38% of decline in its third quarter profit as weal oil prices ledto delivery delays for offshore projects. It has consequently eliminated more than a quarter of its workforce this year, as profit at the world's biggest oil-rig builder drops.

#### Singapore Airlines (-6.40%)

Singapore Airlines cut to hold at DBS Vickers.SIA's profit has slumped for 70% and warned that the weak operating outlook is likely to persist amid excess capacity and aggressive pricing by competitors.

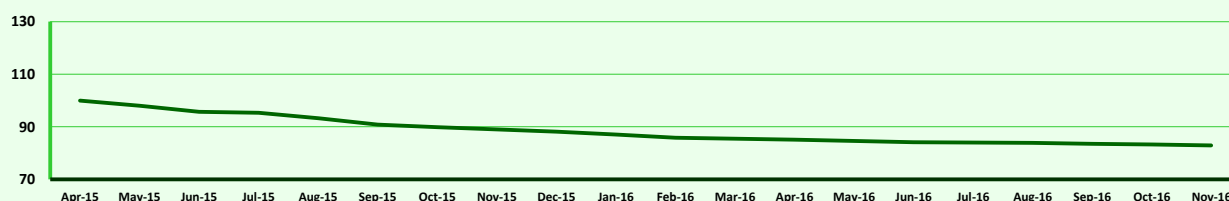
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### Underlying Basket

| Share                            | Initial Price as of 13 April 2015 | Monthly Average to 14 November 2016 | Performance |
|----------------------------------|-----------------------------------|-------------------------------------|-------------|
| Singapore Telecommunications Ltd | 4,42                              | 3,93                                | -10,99%     |
| DBS Group Holdings Ltd           | 20,4                              | 16,71                               | -18,11%     |
| CapitaLand Ltd                   | 3,61                              | 3,11                                | -13,76%     |
| Singapore Airlines Ltd           | 11,92                             | 10,79                               | -9,48%      |
| Keppel Corp Ltd                  | 9,42                              | 6,28                                | -33,32%     |

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### Basket Performance



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### Monthly Performance

| Index | Jan   | Feb   | Mar   | Apr    | May   | June  | July  | Aug   | Sept  | Oct   | Nov   | Dec   |
|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|
| 2015  |       |       |       | 100,00 | 98,04 | 95,71 | 95,38 | 93,30 | 90,78 | 89,85 | 88,99 | 88,12 |
| 2016  | 87,00 | 85,84 | 85,45 | 85,13  | 84,59 | 84,16 | 84,03 | 83,85 | 83,53 | 83,22 | 82,87 |       |
| 2017  |       |       |       |        |       |       |       |       |       |       |       |       |
| 2018  |       |       |       |        |       |       |       |       |       |       |       |       |
| 2019  |       |       |       |        |       |       |       |       |       |       |       |       |

#### 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.