

Term Loan - Borrow

PURPOSE

To show illustration of term loan borrow.

OVERVIEW

TRANSACTION DETAILS

Accounting Base Ccy
Trade ID
Transaction
Trade Date
Initial Draw Date
Maturity Date
Currency
Amount
Frequency
Accrual Method
SGD
TML1001
Borrow
8-Apr-16
8-Apr-16
8-Apr-19
CLP
7,000,000,000.00
Semi-Annual
Act/360

Repayment Schedule

From Date	To Date	Activity	Rate (%)	Principal	Int Cap.	Interest	Outstanding
8-Apr-16	8-Apr-16	Drawdown	6.040000	7,000,000,000.00	0.00	0.00	7,000,000,000.00
8-Apr-16	5-May-16	Additional drawdown	6.040000	3,000,000,000.00	0.00	0.00	10,000,000,000.00
5-May-16	5-Jul-16	Additional drawdown	6.040000	2,500,000,000.00	0.00	0.00	12,500,000,000.00
5-Jul-16	5-Oct-16	Additional drawdown	6.040000	2,500,000,000.00	0.00	0.00	15,000,000,000.00
5-Oct-16	11-Oct-16	Repay P + I	6.040000	-5,000,000,000.00	0.00	-342,098,889.00	10,000,000,000.00
11-Oct-16	10-Apr-17	Repay P + I	6.040000	-6,000,000,000.00	0.00	-303,677,778.00	4,000,000,000.00
10-Apr-17	10-Oct-17	Repay I	6.040000	0.00	0.00	-122,813,333.00	4,000,000,000.00
10-Oct-17	9-Apr-18	Repay I	6.040000	0.00	0.00	-121,471,111.00	4,000,000,000.00
9-Apr-18	9-Oct-18	Repay I	6.040000	0.00	0.00	-122,813,333.00	4,000,000,000.00
9-Oct-18	8-Apr-19	Final Repay	6.040000	-4,000,000,000.00	0.00	-121,471,111.00	0.00

SUMMARY OF JOURNALS

ID	Date	Description
J1	8-Apr-16	Settlement of Term Loan (Drawdown)
J2	30-Apr-16	Month End Term Loan Accruals
J3	1-May-16	Reversal Month End Term Loan Accruals
J4	5-May-16	Settlement of Term Loan (Additional Drawdown)
J5	31-May-16	Month End Term Loan Accruals
J6	1-Jun-16	Reversal Month End Term Loan Accruals
J7	5-Jul-16	Settlement of Term Loan (Additional Drawdown)
J8	31-Jul-16	Month End Term Loan Accruals
J9	1-Aug-16	Reversal Month End Term Loan Accruals
J10	5-Oct-16	Settlement of Term Loan (Additional Drawdown)
J11	11-Oct-16	Principal and Interest Settlement of Term Loan (Repay P+I)
J12	31-Oct-16	Month End Term Loan Accruals
J13	1-Nov-16	Reversal Month End Term Loan Accruals
J14	10-Apr-17	Principal and Interest Settlement of Term Loan (Repay P+I)

ID	Date	Description
J15	30-Apr-17	Month End Term Loan Accruals
J16	1-May-17	Reversal Month End Term Loan Accruals
J17	10-Oct-17	Interest Settlement of Term Loan (Repay I)
J18	9-Apr-18	Interest Settlement of Term Loan (Repay I)
J19	30-Jun-18	Month End Term Loan Accruals
J20	1-Jul-18	Reversal Month End Term Loan Accruals
J21	9-Oct-18	Interest Settlement of Term Loan (Repay I)
J22	8-Apr-19	Principal and Interest Settlement of Term Loan (Final Repay P+I)

J1 Settlement of Term Loan (Drawdown)

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001/001	8-Apr-16	B	Cash at Bank	CLP	7,000,000,000.00	0.002495	SGD	17,465,000.00	J1a
TML1001/001	8-Apr-16	B	TML - Borrowing	CLP	-7,000,000,000.00	0.002495	SGD	-17,465,000.00	J1b

Note J1a: The exchange rate on 8-Apr-2016 is 0.002495 (last available rate on 1-Apr-2016). See Exchange Rates below.

J2 Month End Term Loan Accruals

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001	30-Apr-16	P	TML - Borrowing - Interest Expense	CLP	27,012,222.00	0.002492	SGD	67,307.41	J2a
TML1001	30-Apr-16	B	TML - Borrowing - Interest Payable	CLP	-27,012,222.00	0.002490	SGD	-67,260.43	J2b

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001	30-Apr-16	P	FX - Unrealised Gains - Revenue	CLP	0.00	0.000000	SGD	-46.98	J2c
TML1001	30-Apr-16	B	TML - Borrowing	CLP	0.00	0.000000	SGD	35,000.00	J2d
TML1001	30-Apr-16	P	FX - Unrealised Gains - Capital	CLP	0.00	0.000000	SGD	-35,000.00	J2e

Note J2a: The average multiplier rate between 8-Apr and 30-Apr is 0.002492. See Exchange Rates below.

Note J2b: Calculation of Accrual in CLP

Next Period Interest	342,098,889.00	A
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Calculation on pro-rating the next interest payment amount between different periods as below:

In the event there is change in the outstanding principal, system will pro-rate the next interest payment amount between the different periods. Essentially the weight is based on outstanding principal, interest rate and the number of days in the period.

B	C	D	E	F	G	H = D * E * F	I = D * E * G	J = H / M * A	K	L
From Date	To Date	Outstanding P	Rate	Acc Days	Total Days	Acc Wt	Total Wt	Period Accrual (CLP)	Avg Rate	Period Accrual (SGD)
8-Apr-16	5-May-16	7,000,000,000.00	6.04	27	27	1,141,560,000,000.00	1,141,560,000,000.00	31,710,000.00	0.002490	78,967.30
5-May-16	5-Jul-16	10,000,000,000.00	6.04	61	61	3,684,400,000,000.00	3,684,400,000,000.00	102,344,444.00	0.002482	253,985.35
5-Jul-16	5-Oct-16	12,500,000,000.00	6.04	92	92	6,946,000,000,000.00	6,946,000,000,000.00	192,944,445.00	0.002498	481,885.04
5-Oct-16	11-Oct-16	15,000,000,000.00	6.04	6	6	543,600,000,000.00	543,600,000,000.00	15,100,000.00	0.002499	37,734.90
							12,315,560,000,000.00	342,098,889.00	0.002492	852,572.59
							M			

Calculation of Accrual from 8-Apr to 30-Apr

Start Date	8-Apr-16	
Month End Date	30-Apr-16	

Days (include 30-Apr)	23	A
Start Date	8-Apr-16	
End Date	5-May-16	
Days (exclude 5-May)	27	B
Total Interest	31,710,000.00	C
Period Interest	27,012,222.00	$D = C * A / B$

Note J2c: The unrealised foreign exchange gain/loss on interest expense is analyzed as follows:

	CLP	Rate+	SGD
At Closing Rate	27,012,222.00	0.002490	67,260.43
At Average Rate	27,012,222.00	0.002492	67,307.41
	Gain in exchange		46.98

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

Note J2e: The unrealised gain/loss on the revaluation of the loan is analyzed as follows:

	CLP	Rate+	SGD
At Closing Rate	7,000,000,000.00	0.002490	17,430,000.00
At Start Date	7,000,000,000.00	0.002495	17,465,000.00
	Gain in exchange		35,000.00

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

J3 Reversal Month End Term Loan Accruals

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001	1-May-16	P	TML - Borrowing - Interest Expense	CLP	-27,012,222.00	0.002492	SGD	-67,307.41	J3a
TML1001	1-May-16	B	TML - Borrowing - Interest Payable	CLP	27,012,222.00	0.002490	SGD	67,260.43	J3b
TML1001	1-May-16	P	FX - Unrealised Gains - Revenue	CLP	0.00	0.000000	SGD	46.98	J3c
TML1001	1-May-16	B	TML - Borrowing	CLP	0.00	0.000000	SGD	-35,000.00	J3d
TML1001	1-May-16	P	FX - Unrealised Gains - Capital	CLP	0.00	0.000000	SGD	35,000.00	J3e

J4 Settlement of Term Loan (Additional Drawdown)

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001/002	5-May-16	B	Cash At Bank	CLP	3,000,000,000.00	0.002482	SGD	7,446,000.00	J4a
TML1001/002	5-May-16	B	TML - Borrowing	CLP	-3,000,000,000.00	0.002482	SGD	-7,446,000.00	J4b

Note J4a: The exchange rate on 5-May-2016 is 0.002482 (last available rate on 1-May-2016). See Exchange Rates below.

J5 Month End Term Loan Accruals

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001	31-May-16	P	TML - Borrowing - Interest Expense	CLP	77,010,000.00	0.002487	SGD	191,502.56	J5a

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001	31-May-16	B	TML - Borrowing - Interest Payable	CLP	-77,010,000.00	0.002482	SGD	-191,138.82	J5b
TML1001	31-May-16	P	FX - Unrealised Gains - Revenue	CLP	0.00	0.000000	SGD	-363.74	J5c
TML1001	31-May-16	B	TML - Borrowing	CLP	0.00	0.000000	SGD	91,000.00	J5d
TML1001	31-May-16	P	FX - Unrealised Gains - Capital	CLP	0.00	0.000000	SGD	-91,000.00	J5e

Note J5a: The average multiplier rate between 8-Apr and 31-May is 0.002487. See calculation in J5c below.

Note J5b: Calculation of Accrual in CLP

Next Period Interest	342,098,889.00	A
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Calculation on pro-rating the next interest payment amount between different periods as below:

In the event there is change in the outstanding principal, system will pro-rate the next interest payment amount between the different periods. Essentially the weight is based on outstanding principal, interest rate and the number of days in the period.

B	C	D	E	F	G	H = D * E * F	I = D * E * G	J = H / M * A	K	L
From Date	To Date	Outstanding P	Rate	Acc Days	Total Days	Acc Wt	Total Wt	Period Accrual (CLP)	Avg Rate	Period Accrual (SGD)
8-Apr-16	5-May-16	7,000,000,000.00	6.04	27	27	1,141,560,000,000.00	1,141,560,000,000.00	31,710,000.00	0.002490	78,967.30
5-May-16	5-Jul-16	10,000,000,000.00	6.04	61	61	3,684,400,000,000.00	3,684,400,000,000.00	102,344,444.00	0.002482	253,985.35
5-Jul-16	5-Oct-16	12,500,000,000.00	6.04	92	92	6,946,000,000,000.00	6,946,000,000,000.00	192,944,445.00	0.002498	481,885.04
5-Oct-16	11-Oct-16	15,000,000,000.00	6.04	6	6	543,600,000,000.00	543,600,000,000.00	15,100,000.00	0.002499	37,734.90
							12,315,560,000,000.00	342,098,889.00	0.002492	852,572.59
							M			

Calculation of Accrual from 5-May to 31-May

Start Date	5-May-16	
Month End Date	31-May-16	
Days (include 31-May)	27	A
Start Date	5-May-16	
End Date	5-Jul-16	
Days (exclude 5-Jul)	61	B
Total Interest	102,344,444.00	C
Period Interest	45,300,000.00	$D = C * A / B$

Calculation of Accrual from 8-Apr to 31-May

8-Apr to 5-May	31,710,000.00
5-May to 31-May	45,300,000.00
Total Interest	77,010,000.00

Note J5c: The unrealised foreign exchange gain/loss on interest expense is analyzed as follows:

	CLP	Rate+	SGD
At Closing Rate	77,010,000.00	0.002482	191,138.82
At Average Rate	77,010,000.00	0.002487	191,502.56
	Gain in exchange		363.74

CLP accrual conversion to SGD using average rate is analyzed as below:

	CLP	Rate+	SGD
8-Apr to 4-May	31,710,000.00	0.002490	78,967.30
5-May to 31-May	45,300,000.00	0.002484	112,535.27
	77,010,000.00	0.002487	191,502.56

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

Note J5e: The unrealised gain/loss on the revaluation of the loan is analyzed as follows:

	CLP	Rate+	SGD
At Closing Rate	10,000,000,000.00	0.002482	24,820,000.00
At Start Date	7,000,000,000.00	0.002495	17,465,000.00
At Start Date	3,000,000,000.00	0.002482	7,446,000.00
	Gain in exchange		91,000.00

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

J6 Reversal Month End Term Loan Accruals

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001	1-Jun-16	P	TML - Borrowing - Interest Expense	CLP	-77,010,000.00	0.002487	SGD	-191,502.56	J6a
TML1001	1-Jun-16	B	TML - Borrowing - Interest Payable	CLP	77,010,000.00	0.002482	SGD	191,138.82	J6b
TML1001	1-Jun-16	P	FX - Unrealised Gains - Revenue	CLP	0.00	0.000000	SGD	363.74	J6c
TML1001	1-Jun-16	B	TML - Borrowing	CLP	0.00	0.000000	SGD	-91,000.00	J6d
TML1001	1-Jun-16	P	FX - Unrealised Gains - Capital	CLP	0.00	0.000000	SGD	91,000.00	J6e

J7 Settlement of Term Loan (Additional Drawdown)

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001/003	5-Jul-16	B	Cash At Bank	CLP	2,500,000,000.00	0.002487	SGD	6,217,500.00	J7a
TML1001/003	5-Jul-16	B	TML - Borrowing	CLP	-2,500,000,000.00	0.002487	SGD	-6,217,500.00	J7b

Note J7a: **The exchange rate on 5-Jul-2016 is 0.002487 (last available rate on 30-Jun-2016). See Exchange Rates below.**

J8 Month End Term Loan Accruals

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001	31-Jul-16	P	TML - Borrowing - Interest Expense	CLP	190,679,444.00	0.002487	SGD	474,179.59	J8a
TML1001	31-Jul-16	B	TML - Borrowing - Interest Payable	CLP	-190,679,444.00	0.002500	SGD	-476,698.61	J8b
TML1001	31-Jul-16	P	FX - Unrealised Losses - Revenue	CLP	0.00	0.000000	SGD	2,519.02	J8c
TML1001	31-Jul-16	B	TML - Borrowing	CLP	0.00	0.000000	SGD	-121,500.00	J8d
TML1001	31-Jul-16	P	FX - Unrealised Losses - Capital	CLP	0.00	0.000000	SGD	121,500.00	J8e

Note J8a: **The average multiplier rate between 8-Apr and 31-Jul is 0.002487. See calculation in J8c below.**

Note J8b: **Calculation of Accrual in CLP**

Next Period Interest	342,098,889.00	A
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Calculation on pro-rating the next interest payment amount between different periods as below:

In the event there is change in the outstanding principal, system will pro-rate the next interest payment amount between the different periods. Essentially the weight is based on outstanding principal, interest rate and the number of days in the period.

B	C	D	E	F	G	H = D * E * F	I = D * E * G	J = H / M * A	K	L
From Date	To Date	Outstanding P	Rate	Acc Days	Total Days	Acc Wt	Total Wt	Period Accrual (CLP)	Avg Rate	Period Accrual (SGD)
8-Apr-16	5-May-16	7,000,000,000.00	6.04	27	27	1,141,560,000,000.00	1,141,560,000,000.00	31,710,000.00	0.002490	78,967.30
5-May-16	5-Jul-16	10,000,000,000.00	6.04	61	61	3,684,400,000,000.00	3,684,400,000,000.00	102,344,444.00	0.002482	253,985.35
5-Jul-16	5-Oct-16	12,500,000,000.00	6.04	92	92	6,946,000,000,000.00	6,946,000,000,000.00	192,944,445.00	0.002498	481,885.04
5-Oct-16	11-Oct-16	15,000,000,000.00	6.04	6	6	543,600,000,000.00	543,600,000,000.00	15,100,000.00	0.002499	37,734.90
							12,315,560,000,000.00	342,098,889.00	0.002492	852,572.59
							M			

Calculation of Accrual from 5-Jul to 31-Jul

Start Date	5-Jul-16	
Month End Date	31-Jul-16	
Days (include 31-Jul)	27	A
Start Date	5-Jul-16	
End Date	5-Oct-16	
Days (exclude 5-Oct)	92	B
Total Interest	192,944,445.00	C
Period Interest	56,625,000.00	D = C * A / B

Calculation of Accrual from 8-Apr to 31-Jul

8-Apr to 5-May	31,710,000.00
5-May to 5-Jul	102,344,444.00
5-Jul to 31-Jul	56,625,000.00
Total Interest	190,679,444.00

Note J8c: The unrealised foreign exchange gain/loss on interest expense is analyzed as follows:

	CLP	Rate+	SGD
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At Closing Rate	190,679,444.00	0.002500	476,698.61
At Average Rate	190,679,444.00	0.002487	474,179.59
	Loss in exchange		-2,519.02

CLP accrual conversion to SGD using average rate is analyzed as below:

	CLP	Rate+	SGD
8-Apr to 5-May	31,710,000.00	0.002490	78,967.30
5-May to 5-Jul	102,344,444.00	0.002482	253,985.35
5-Jul to 31-Jul	56,625,000.00	0.002494	141,226.94
	190,679,444.00	0.002487	474,179.59

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

Note J8e: The unrealised gain/loss on the revaluation of the loan is analyzed as follows:

	CLP	Rate+	SGD
At Closing Rate	12,500,000,000.00	0.002500	31,250,000.00
At Start Date	7,000,000,000.00	0.002495	17,465,000.00
At Start Date	3,000,000,000.00	0.002482	7,446,000.00
At Start Date	2,500,000,000.00	0.002487	6,217,500.00
	Loss in exchange		-121,500.00

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

J9 Reversal Month End Term Loan Accruals

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
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TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001	1-Aug-16	P	TML - Borrowing - Interest Expense	CLP	-190,679,444.00	0.002487	SGD	-474,179.59	J9a
TML1001	1-Aug-16	B	TML - Borrowing - Interest Payable	CLP	190,679,444.00	0.002500	SGD	476,698.61	J9b
TML1001	1-Aug-16	P	FX - Unrealised Losses - Revenue	CLP	0.00	0.000000	SGD	-2,519.02	J9c
TML1001	1-Aug-16	B	TML - Borrowing	CLP	0.00	0.000000	SGD	121,500.00	J9d
TML1001	1-Aug-16	P	FX - Unrealised Losses - Capital	CLP	0.00	0.000000	SGD	-121,500.00	J9e

J10 Settlement of Term Loan (Additional Drawdown)

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001/004	5-Oct-16	B	Cash at Bank	CLP	2,500,000,000.00	0.002499	SGD	6,247,500.00	J10a
TML1001/004	5-Oct-16	B	TML - Borrowing	CLP	-2,500,000,000.00	0.002499	SGD	-6,247,500.00	J10b

Note J10a: The exchange rate on 5-Oct-2016 is 0.002499 (last available rate on 28-Sep-2016). See Exchange Rates below.

J11 Principal and Interest Settlement of Term Loan (Repay P+I)

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001/005	11-Oct-16	B	TML - Borrowing	CLP	5,000,000,000.00	0.002495	SGD	12,475,000.00	J11a

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001/005	11-Oct-16	P	TML - Borrowing - Interest Expense	CLP	342,098,889.00	0.002492	SGD	852,572.59	J11b
TML1001/005	11-Oct-16	B	Cash at Bank	CLP	-5,342,098,889.00	0.002499	SGD	-13,349,905.12	J11c
TML1001/005	11-Oct-16	P	FX - Realised Losses - Capital	CLP	0.00	0.000000	SGD	20,000.00	J11d
TML1001/005	11-Oct-16	P	FX - Realised Losses - Revenue	CLP	0.00	0.000000	SGD	2,332.53	J11e

Note J11b: The average multiplier rate between 8-Apr and 11-Oct is 0.002492. See calculation in J11e below.

Note J11d: The realised gain/loss on the revaluation of the loan is analyzed as follows:

	CLP	Rate+	SGD
At Closing Rate	5,000,000,000.00	0.002499	12,495,000.00
At Start Date	5,000,000,000.00	0.002495	12,475,000.00
	Loss in exchange		-20,000.00

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

Note J11e: The realised foreign exchange gain/loss on interest expense is analyzed as follows:

Next Period Interest	342,098,889.00	A
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Calculation on pro-rating the next interest payment amount between different periods as below:

In the event there is change in the outstanding principal, system will pro-rate the next interest payment amount between the different

periods. Essentially the weight is based on outstanding principal, interest rate and the number of days in the period.

B	C	D	E	F	G	H = D * E * F	I = D * E * G	J = H / M * A	K	L
From Date	To Date	Outstanding P	Rate	Acc Days	Total Days	Acc Wt	Total Wt	Period Accrual (CLP)	Avg Rate	Period Accrual (SGD)
8-Apr-16	5-May-16	7,000,000,000.00	6.04	27	27	1,141,560,000,000.00	1,141,560,000,000.00	31,710,000.00	0.002490	78,967.30
5-May-16	5-Jul-16	10,000,000,000.00	6.04	61	61	3,684,400,000,000.00	3,684,400,000,000.00	102,344,444.00	0.002482	253,985.35
5-Jul-16	5-Oct-16	12,500,000,000.00	6.04	92	92	6,946,000,000,000.00	6,946,000,000,000.00	192,944,445.00	0.002498	481,885.04
5-Oct-16	11-Oct-16	15,000,000,000.00	6.04	6	6	543,600,000,000.00	543,600,000,000.00	15,100,000.00	0.002499	37,734.90
							12,315,560,000,000.00	342,098,889.00	0.002492	852,572.59
							M			

	CLP	Rate+	SGD
At Closing Rate	342,098,889.00	0.002499	854,905.12
At Average Rate	342,098,889.00	0.002492	852,572.59
	Loss in exchange		-2,332.53

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

CLP accrual conversion to SGD using average rate is analyzed as below:

	CLP	Rate+	SGD
8-Apr to 5-May	31,710,000.00	0.002490	78,967.30
5-May to 5-Jul	102,344,444.00	0.002482	253,985.35
5-Jul to 5-Oct	192,944,445.00	0.002498	481,885.04
5-Oct to 11-Oct	15,100,000.00	0.002499	37,734.90
	342,098,889.00	0.002492	852,572.59

J12 Month End Term Loan Accruals

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001	31-Oct-16	P	TML - Borrowing - Interest Expense	CLP	35,233,333.00	0.002501	SGD	88,128.63	J12a

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001	31-Oct-16	B	TML - Borrowing - Interest Payable	CLP	-35,233,333.00	0.002496	SGD	-87,942.40	J12b
TML1001	31-Oct-16	P	FX - Unrealised Gains - Revenue	CLP	0.00	0.000000	SGD	-186.23	J12c
TML1001	31-Oct-16	B	TML - Borrowing	CLP	0.00	0.000000	SGD	-59,000.00	J12d
TML1001	31-Oct-16	P	FX - Unrealised Losses - Capital	CLP	0.00	0.000000	SGD	59,000.00	J12e

Note J12a: The average multiplier rate between 11-Oct and 31-Oct is 0.002501. See Exchange Rates below.

Note J12b: Calculation of Accrual in CLP

Outstanding Principal	10,000,000,000.00	A
Interest Rate	6.040000%	B
Start Date	11-Oct-16	C
Month End Date	31-Oct-16	D
End Date	10-Apr-17	E
Days to ME (include 31-Oct)	21	$F = D - C + 1$
Days To End Date (exclude 10-Apr)	181	$G = E - C$
Accrual Method	Act/360	H
Total Interest	303,677,778.00	I
Period Interest	35,233,333.00	$J = I / G * F$

Note J12c: The unrealised foreign exchange gain/loss on interest expense is analyzed as follows:

	CLP	Rate+	SGD
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At Closing Rate	35,233,333.00	0.002496	87,942.40
At Average Rate	35,233,333.00	0.002501	88,128.63
	Gain in exchange		186.23

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

Note J12e: The unrealised gain/loss on the revaluation of the loan is analyzed as follows:

	CLP	Rate+	SGD
At Closing Rate	10,000,000,000.00	0.002496	24,960,000.00
At Start Date	2,000,000,000.00	0.002495	4,990,000.00
At Start Date	3,000,000,000.00	0.002482	7,446,000.00
At Start Date	2,500,000,000.00	0.002487	6,217,500.00
At Start Date	2,500,000,000.00	0.002499	6,247,500.00
	Loss in exchange		-59,000.00

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

J13 Reversal Month End Term Loan Accruals

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001	1-Nov-16	P	TML - Borrowing - Interest Expense	CLP	-35,233,333.00	0.002501	SGD	-88,128.63	J13a
TML1001	1-Nov-16	B	TML - Borrowing - Interest Payable	CLP	35,233,333.00	0.002496	SGD	87,942.40	J13b
TML1001	1-Nov-16	P	FX - Unrealised Gains - Revenue	CLP	0.00	0.000000	SGD	186.23	J13c

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001	1-Nov-16	B	TML - Borrowing	CLP	0.00	0.000000	SGD	59,000.00	J13d
TML1001	1-Nov-16	P	FX - Unrealised Losses - Capital	CLP	0.00	0.000000	SGD	-59,000.00	J13e

J14 Principal and Interest Settlement of Term Loan (Repay P+I)

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001/006	10-Apr-17	B	TML - Borrowing	CLP	6,000,000,000.00	0.002487	SGD	14,923,000.00	J14a
TML1001/006	10-Apr-17	P	TML - Borrowing - Interest Expense	CLP	303,677,778.00	0.002521	SGD	765,593.49	J14b
TML1001/006	10-Apr-17	B	Cash at Bank	CLP	-6,303,677,778.00	0.002554	SGD	-16,099,593.05	J14c
TML1001/006	10-Apr-17	P	FX - Realised Losses - Capital	CLP	0.00	0.000000	SGD	401,000.00	J14d
TML1001/006	10-Apr-17	P	FX - Realised Losses - Revenue	CLP	0.00	0.000000	SGD	9,999.56	J14e

Note J14b: The average multiplier rate between 11-Oct and 10-Apr is 0.002521. See Exchange Rates below.

Note J14d: The realised gain/loss on the revaluation of the loan is analyzed as follows:

	CLP	Rate+	SGD
At Closing Rate	6,000,000,000.00	0.002554	15,324,000.00
At Start Date	6,000,000,000.00	0.002487	14,923,000.00
	Loss in exchange		-401,000.00

Breakdown analysis of principal drawdown at different

start date:

At Start Date	2,000,000,000.00	0.002495	4,990,000.00
At Start Date	3,000,000,000.00	0.002482	7,446,000.00
At Start Date	1,000,000,000.00	0.002487	2,487,000.00
	6,000,000,000.00	0.002487	14,923,000.00

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

Note J14e: The realised foreign exchange gain/loss on interest expense is analyzed as follows:

	CLP	Rate+	SGD
At Closing Rate	303,677,778.00	0.002554	775,593.05
At Average Rate	303,677,778.00	0.002521	765,593.49
	Loss in exchange		-9,999.56

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

J15
Month End Term Loan Accruals

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001	30-Apr-17	P	TML - Borrowing - Interest Expense	CLP	14,093,333.00	0.002538	SGD	35,766.19	J15a
TML1001	30-Apr-17	B	TML - Borrowing - Interest Payable	CLP	-14,093,333.00	0.002537	SGD	-35,754.79	J15b
TML1001	30-Apr-17	P	FX - Unrealised Gains - Revenue	CLP	0.00	0.000000	SGD	-11.40	J15c

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001	30-Apr-17	B	TML - Borrowing	CLP	0.00	0.000000	SGD	-170,000.00	J15d
TML1001	30-Apr-17	P	FX - Unrealised Losses - Capital	CLP	0.00	0.000000	SGD	170,000.00	J15e

Note J15a: The average multiplier rate between 10-Apr and 30-Apr is 0.002538. See Exchange Rates below.

Note J15b: Calculation of Accrual in CLP

Outstanding Principal	4,000,000,000.00	A
Interest Rate	6.040000%	B
Start Date	10-Apr-17	C
Month End Date	30-Apr-17	D
End Date	10-Oct-17	E
Days to ME (include 30-Apr)	21	$F = D - C + 1$
Days To End Date (exclude 10-Oct)	183	$G = E - C$
Accrual Method	Act/360	H
Total Interest	122,813,333.00	I
Period Interest	14,093,333.00	$J = I / G * F$

Note J15c: The unrealised foreign exchange gain/loss on interest expense is analyzed as follows:

	CLP	Rate+	SGD
At Closing Rate	14,093,333.00	0.002537	35,754.79
At Average Rate	14,093,333.00	0.002538	35,766.19
	Gain in exchange		11.40

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

Note J15e: The unrealised gain/loss on the revaluation of the loan is analyzed as follows:

	CLP	Rate+	SGD
At Closing Rate	4,000,000,000.00	0.002537	10,148,000.00
At Start Date	1,500,000,000.00	0.002487	3,730,500.00
At Start Date	2,500,000,000.00	0.002499	6,247,500.00
	Loss in exchange		-170,000.00

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

J16 Reversal Month End Term Loan Accruals.

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001	1-May-17	P	TML - Borrowing - Interest Expense	CLP	-14,093,333.00	0.002538	SGD	-35,766.19	J16a
TML1001	1-May-17	B	TML - Borrowing - Interest Payable	CLP	14,093,333.00	0.002537	SGD	35,754.79	J16b
TML1001	1-May-17	P	FX - Unrealised Gains - Revenue	CLP	0.00	0.000000	SGD	11.40	J16c
TML1001	1-May-17	B	TML - Borrowing	CLP	0.00	0.000000	SGD	170,000.00	J16d
TML1001	1-May-17	P	FX - Unrealised Losses - Capital	CLP	0.00	0.000000	SGD	-170,000.00	J16e

J17 Interest Settlement of Term Loan (Repay I)

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001/006	10-Oct-17	P	TML - Borrowing - Interest Expense	CLP	122,813,333.00	0.002529	SGD	310,630.49	J17a
TML1001/006	10-Oct-17	B	Cash at Bank	CLP	-122,813,333.00	0.002513	SGD	-308,629.91	J17b
TML1001/006	10-Oct-17	P	FX - Realised Gains - Revenue	CLP	0.00	0.000000	SGD	-2,000.58	J17c

Note J17a: The average multiplier rate between 10-Apr and 10-Oct is 0.002529. See Exchange Rates below.

Note J17c: The realised foreign exchange gain/loss on interest expense is analyzed as follows:

	CLP	Rate+	SGD
At Closing Rate	122,813,333.00	0.002513	308,629.91
At Average Rate	122,813,333.00	0.002529	310,630.49
	Gain in exchange		2,000.58

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

J18 Interest Settlement of Term Loan (Repay I)

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001/007	9-Apr-18	P	TML - Borrowing - Interest Expense	CLP	121,471,111.00	0.002506	SGD	304,447.54	J18a
TML1001/007	9-Apr-18	B	Cash at Bank	CLP	-121,471,111.00	0.002501	SGD	-303,799.25	J18b
TML1001/007	9-Apr-18	P	FX - Realised Gains - Revenue	CLP	0.00	0.000000	SGD	-648.29	J18c

Note J18a: The average multiplier rate between 10-Oct and 9-Apr is 0.002506. See Exchange Rates below.

Note J18c: The realised foreign exchange gain/loss on interest expense is analyzed as follows:

	CLP	Rate+	SGD
At Closing Rate	121,471,111.00	0.002501	303,799.25
At Average Rate	121,471,111.00	0.002506	304,447.54
	Gain in exchange		648.29

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

J19 Month End Term Loan Accruals.

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001	30-Jun-18	P	TML - Borrowing - Interest Expense	CLP	55,702,222.00	0.002507	SGD	139,646.81	J19a
TML1001	30-Jun-18	B	TML - Borrowing - Interest Payable	CLP	-55,702,222.00	0.002511	SGD	-139,868.28	J19b
TML1001	30-Jun-18	P	FX - Unrealised Losses - Revenue	CLP	0.00	0.000000	SGD	221.47	J19c
TML1001	30-Jun-18	B	TML - Borrowing	CLP	0.00	0.000000	SGD	-66,000.00	J19d
TML1001	30-Jun-18	P	FX - Unrealised Losses - Capital	CLP	0.00	0.000000	SGD	66,000.00	J19e

Note J19a: The average multiplier rate between 9-Apr and 30-Jun is 0.002507. See Exchange Rates below.

Note J19b: Calculation of Accrual in CLP

Outstanding Principal	4,000,000,000.00	A
Interest Rate	6.040000%	B
Start Date	9-Apr-18	C
Month End Date	30-Jun-18	D
End Date	9-Oct-18	E
Days to ME (include 30-Jun)	83	$F = D - C + 1$
Days To End Date (exclude 9-Oct)	183	$G = E - C$
Accrual Method	Act/360	H
Total Interest	122,813,333.00	I
Period Interest	55,702,222.00	$J = I / G * F$

Note J19c: The unrealised foreign exchange gain/loss on interest expense is analyzed as follows:

	CLP	Rate+	SGD
At Closing Rate	55,702,222.00	0.002511	139,868.28
At Average Rate	55,702,222.00	0.002507	139,646.81
	Loss in exchange		-221.47

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

Note J19e: The unrealised gain/loss on the revaluation of the loan is analyzed as follows:

	CLP	Rate+	SGD
At Closing Rate	4,000,000,000.00	0.002511	10,044,000.00
At Start Date	1,500,000,000.00	0.002487	3,730,500.00
At Start Date	2,500,000,000.00	0.002499	6,247,500.00
	Loss in exchange		-66,000.00

+ Rates used for calculation are in full precision. Illustrated rates are rounded to

6dp.

J20

Reversal Month End Term Loan Accruals.

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001	1-Jul-18	P	TML - Borrowing - Interest Expense	CLP	-55,702,222.00	0.002507	SGD	-139,646.81	J20a
TML1001	1-Jul-18	B	TML - Borrowing - Interest Payable	CLP	55,702,222.00	0.002511	SGD	139,868.28	J20b
TML1001	1-Jul-18	P	FX - Unrealised Losses - Revenue	CLP	0.00	0.000000	SGD	-221.47	J20c
TML1001	1-Jul-18	B	TML - Borrowing	CLP	0.00	0.000000	SGD	66,000.00	J20d
TML1001	1-Jul-18	P	FX - Unrealised Losses - Capital	CLP	0.00	0.000000	SGD	-66,000.00	J20e

J21

Interest Settlement of Term Loan (Repay I)

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001/008	9-Oct-18	P	TML - Borrowing - Interest Expense	CLP	122,813,333.00	0.002499	SGD	306,898.44	J21a
TML1001/008	9-Oct-18	B	Cash at Bank	CLP	-122,813,333.00	0.002482	SGD	-304,822.69	J21b
TML1001/008	9-Oct-18	P	FX - Realised Gains - Revenue	CLP	0.00	0.000000	SGD	-2,075.75	J21c

Note J21a: The average multiplier rate between 10-Oct and 9-Apr is 0.002499. See Exchange Rates below.

Note J21c: The realised foreign exchange gain/loss on interest expense is analyzed as follows:

	CLP	Rate+	SGD
At Closing Rate	122,813,333.00	0.002482	304,822.69
At Average Rate	122,813,333.00	0.002499	306,898.44
	Gain in exchange		2,075.75

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

J22 Principal and Interest Settlement of Term Loan (Final Repay P+I)

TradeID	PostDate	B/P	Account	Ccy	Ccy Amt D/(CR)	Rate	Base	Base Amt D/(CR)	Line
TML1001/009	8-Apr-19	B	TML - Borrowing	CLP	4,000,000,000.00	0.002495	SGD	9,978,000.00	J22a
TML1001/009	8-Apr-19	P	TML - Borrowing - Interest Expense	CLP	121,471,111.00	0.002513	SGD	305,307.91	J22b
TML1001/009	8-Apr-19	B	Cash at Bank	CLP	-4,121,471,111.00	0.002523	SGD	-10,398,471.61	J22c
TML1001/009	8-Apr-19	P	FX - Realised Losses - Capital	CLP	0.00	0.000000	SGD	114,000.00	J22d
TML1001/009	8-Apr-19	P	FX - Realised Losses - Revenue	CLP	0.00	0.000000	SGD	1,163.70	J22e

Note J22b: The average multiplier rate between 9-Oct and 8-Apr is 0.002513. See Exchange Rates below.

Note J22d: The realised gain/loss on the revaluation of the loan is analyzed as follows:

	CLP	Rate+	SGD
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At Closing Rate	4,000,000,000.00	0.002523	10,092,000.00
At Start Date	4,000,000,000.00	0.002495	9,978,000.00
	Loss in exchange		-114,000.00

Breakdown analysis of principal drawdown at different start date:

At Start Date	1,500,000,000.00	0.002487	3,730,500.00
At Start Date	2,500,000,000.00	0.002499	6,247,500.00
	4,000,000,000.00	0.002495	9,978,000.00

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

Note J22e: The realised foreign exchange gain/loss on interest expense is analyzed as follows:

	CLP	Rate+	SGD
At Closing Rate	121,471,111.00	0.002523	306,471.61
At Average Rate	121,471,111.00	0.002513	305,307.91
	Loss in exchange		-1,163.70

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

EXCHANGE RATES

Our illustration assumes the company uses different daily exchange rates for accounting.

Average rates are computed by using the multiplier rate from trade/transaction currency to the base currency each day and averaging this over the relevant period.

The following rates were used for this illustration.

Spot Rate

Date	CLP/SGD
1-Apr-16	0.002495
16-Apr-16	0.002490
1-May-16	0.002482
16-May-16	0.002486
31-May-16	0.002482
15-Jun-16	0.002475
30-Jun-16	0.002487
15-Jul-16	0.002498
30-Jul-16	0.002500
14-Aug-16	0.002508
29-Aug-16	0.002499
13-Sep-16	0.002489
28-Sep-16	0.002499
13-Oct-16	0.002503
28-Oct-16	0.002496
27-Nov-16	0.002511
12-Dec-16	0.002511
11-Jan-17	0.002525
10-Feb-17	0.002536
12-Mar-17	0.002554
11-Apr-17	0.002537
11-May-17	0.002542
10-Jun-17	0.002532
10-Jul-17	0.002520
9-Aug-17	0.002528
8-Sep-17	0.002517
8-Oct-17	0.002513
7-Nov-17	0.002510

7-Dec-17	0.002504
6-Jan-18	0.002499
5-Feb-18	0.002506
7-Mar-18	0.002507
6-Apr-18	0.002501
6-May-18	0.002509
5-Jun-18	0.002511
5-Jul-18	0.002496
4-Aug-18	0.002489
3-Sep-18	0.002491
3-Oct-18	0.002482
2-Nov-18	0.002492
2-Dec-18	0.002505
1-Jan-19	0.002520
31-Jan-19	0.002531
15-Feb-19	0.002541
2-Mar-19	0.002537
1-Apr-19	0.002523

Average

From Date	To Date	CLP/SGD
8-Apr-16	30-Apr-16	0.002492
8-Apr-16	5-May-16	0.002490
5-May-16	31-May-16	0.002484
5-May-16	5-Jul-16	0.002482
5-Jul-16	31-Jul-16	0.002494
5-Jul-16	5-Oct-16	0.002498
5-Oct-16	11-Oct-16	0.002499
11-Oct-16	31-Oct-16	0.002501

11-Oct-16	10-Apr-17	0.002521
10-Apr-17	30-Apr-17	0.002538
10-Apr-17	10-Oct-17	0.002529
10-Oct-17	9-Apr-18	0.002506
9-Apr-18	30-Jun-18	0.002507
9-Apr-18	9-Oct-18	0.002499
9-Oct-18	8-Apr-19	0.002513

+ Rates used for calculation are in full precision. Illustrated rates are rounded to 6dp.

FREQUENTLY ASKED QUESTIONS

RELATED INFORMATION

CHANGE HISTORY

Date	By	Changes
12-Jun-2017	TS	Creation.
07-May-2020	LT	Re-formatting.