

STRUCTURED INVESTMENT PERFORMANCE UPDATE

5 Years MYR SI (With Fixed Interest Amounts) Linked To The SPDR S&P 500 ETF Series 2

Report as at: **30-Sep-17**

The product is closed for subscription. This is an interim update and should not be construed as a research report.

Description of Transaction:

This transaction is linked to the average quarterly performance of the SPDR S&P 500 ETF (SPY UP Equity) ("Fund"). Pay a fixed interest amount in each of the first four years of the tenor and the additional interest amount is determined by the performance of the Fund.

Tranche ID	090315AMYR EQ
Start Date	9-Mar-15
Maturity Date	9-Mar-20
Principal Protection	100% principal protected if held till maturity
Issuer	Standard Chartered Bank Malaysia Berhad (RAM Rating AAA)
Tenure	5 Years
Underlying	SPDR S&P 500 ETF (Bloomberg Ticker: SPY UP Equity)
Initial Price	USD 210.21 (being the closing price of the Fund on the Trade Date)
Trade Date	4-Mar-15
Next Valuation Date	4-Dec-17
Last Valuation Date	4-Mar-20

Underlying Pricing Performance

Reference Price as at	30-Sep-17	251.23
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I	Average Date	Reference Price	Quarterly Returns
1	4-Jun-15	210.27	0.0285%
2	4-Sep-15	192.59	-8.3821%
3	4-Dec-15	209.66	-0.2616%
4	4-Mar-16	200.36	-4.6858%
5	6-Jun-16	211.39	0.5613%
6	6-Sep-16	219.09	4.2243%
7	5-Dec-16	221.00	5.1330%
8	6-Mar-17	237.71	13.0822%
9	5-Jun-17	243.99	16.0696%
10	5-Sep-17	246.06	17.0544%
11	4-Dec-17		
12	5-Mar-18		
13	4-Jun-18		
14	4-Sep-18		
15	4-Dec-18		
16	4-Mar-19		
17	4-Jun-19		
18	4-Sep-19		
19	4-Dec-19		
20	4-Mar-20		
Average Return			

Source: Bloomberg, as at

30-Sep-17

WARNING:

THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION.

Key Investment Info

Fixed Interest Amount | $1.00\% \times \text{Principal Amount}$

Fixed Interest Payment Date

j	Fixed Interest Payment Date
1	9-Mar-16
2	9-Mar-17
3	8-Mar-18
4	7-Mar-19

Participation Rate (PR) | 60.00%

Final Equity Linked Amount | $PR \times \text{Max}(0, \text{Average Return}) \times \text{Principal Amount}$
Pay on the Final Equity Linked Interest Payment Date.

Final Equity Linked Interest Amount Payment Date | 3 Business Days after the final Averaging Date, which is expected to fall on 9 Mar 2020. For the avoidance of doubt, such date will not be subject to any Postponement.

Average Return | $\text{Total Quarterly Returns} / 20$
For the avoidance of doubt, the Average Return is expressed as a percentage and rounded to the 4th decimal point (with 0.00005% or higher rounded upwards).

Total Quarterly Returns | Amount calculated by the Calculation Agent equal to the sum of Quarterly Returns for all Averaging Dates.

Quarterly Return | For each Averaging Date, the return as determined by the Calculation Agent acting in good and in a commercially reasonable manner in accordance with the following formula:
 $(\text{Reference Price} / \text{Initial Price}) - 100\%$

Disclaimer

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The report designed to update the relevant investments year-to-date performance and the performances figures, graphs and data contained herein which have been obtained from third parties sources believed in good faith and to be reliable but we make no representation or warranty as to the accuracy or appropriateness. It should be noted that future returns bear no relationship to the performance information displayed, and the performance updates are not necessarily indicative of future returns and value, price or income of investments may fall as well as rise followed by the market conditions. It should be used as for recipients' reference only. Returns in the structured product investment can be particularly volatile in the short term and in some periods may be negative, and the recovery of your principal investment may be jeopardized if you make an early redemption. We shall not be responsible for any loss or damage arising directly or indirectly from your use of this document, howsoever arising.

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