

STRUCTURED INVESTMENT PERFORMANCE UPDATE

5 Year MYR SI (With Fixed Interest Amounts) Linked To The Hang Seng H-Share Index ETF Series 3

Report as at: **29-Dec-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 Hang Seng H-Share Index ETF (2828 HK 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	300315BMYR EQ
Start Date	30-Mar-15
Maturity Date	30-Mar-20
Principal Protection	100% principal protected if held till maturity
Issuer	Standard Chartered Bank Malaysia Berhad (RAM Rating AAA)
Tenure	5 Years
Underlying	Hang Seng H-Share Index ETF (Bloomberg Ticker: 2828 HK Equity)
Initial Price	HKD 120.70 (being the closing price of the Fund on the Trade Date)
Trade Date	25-Mar-15
Next Valuation Date	26-Mar-18
Last Valuation Date	25-Mar-20

Underlying Pricing Performance

Reference Price as at	29-Dec-17	118.20
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I	Average Date	Reference Price	Quarterly Returns
1	25-Jun-15	138.10	14.4159%
2	25-Sep-15	97.35	-19.3455%
3	28-Dec-15	98.50	-18.3927%
4	29-Mar-16	87.90	-27.1748%
5	27-Jun-16	85.95	-28.7904%
6	26-Sep-16	98.25	-18.5998%
7	28-Dec-16	93.65	-22.4109%
8	27-Mar-17	104.30	-13.5874%
9	26-Jun-17	105.80	-12.3447%
10	25-Sep-17	110.80	-8.2022%
11	27-Dec-17	117.10	-2.9826%
12	26-Mar-18		
13	25-Jun-18		
14	26-Sep-18		
15	27-Dec-18		
16	25-Mar-19		
17	25-Jun-19		
18	25-Sep-19		
19	27-Dec-19		
20	25-Mar-20		
Average Return			

Source: Bloomberg, as at **29-Dec-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	<table border="1"> <thead> <tr> <th>j</th> <th>Fixed Interest Payment Date</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>1-Apr-16</td> </tr> <tr> <td>2</td> <td>30-Mar-17</td> </tr> <tr> <td>3</td> <td>29-Mar-18</td> </tr> <tr> <td>4</td> <td>28-Mar-19</td> </tr> </tbody> </table>	j	Fixed Interest Payment Date	1	1-Apr-16	2	30-Mar-17	3	29-Mar-18	4	28-Mar-19
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Participation Rate (PR)	67.50%										
Final Equity Linked Amount	$PR \times \text{Max}(0, \text{Average Return}) \times \text{Principal}$ 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 30 Mar 2020. For the avoidance of doubt, such date will not be subject to any Postponement.										
Average Return	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 faith and in a commercially reasonable manner in accordance with the following formula: (Reference Price / Initial Price) - 100%										

Disclaimer

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