

**STRUCTURED INVESTMENT PERFORMANCE UPDATE**  
**5 Years MYR ARC-I Index Linked Structured Investment Series 3**  
**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 Standard Chartered Bank's Asia Risk Control (ARC) Investable Index (the "Index") over a period commencing on Strike Date and ending on the Valuation Date. The Interim and Final Equity Linked Amount on this Investment is also linked to the performance of United States Dollar (USD) against MYR.

<b>Tranche ID</b>	301112MYR EQ
<b>Start Date</b>	30-Nov-12
<b>Maturity Date</b>	4-Dec-17
<b>Principal Protection</b>	100% principal protected if held till maturity
<b>Issuer</b>	Standard Chartered Bank Malaysia Berhad (RAM Rating AAA)
<b>Tenure</b>	5 Years
<b>Underlying</b>	The Asia Risk Control Investable Index (Bloomberg: SCINARCN <Index>)
<b>Initial Reference Price</b>	USD 1079.7709 being the Index Level on the Strike Date
<b>Trade Date</b>	27-Nov-12
<b>Next Valuation Date</b>	27-Nov-17
<b>Last Valuation Date</b>	27-Nov-17

**Underlying Pricing Performance**

<b>Reference Price as at</b>	<b>30-Sep-17</b>	<b>1241.0731</b>
------------------------------	------------------	------------------

I	Average Date	Reference Price	Quarterly Returns (i)
1	27-Feb-13	1170.1725	8.3723%
2	28-May-13	1173.8118	8.7093%
3	27-Aug-13	1019.7499	-5.5587%
4	27-Nov-13	1070.8934	-0.8222%
5	27-Feb-14	1039.6132	-3.7191%
6	27-May-14	1118.9906	3.6322%
7	27-Aug-14	1190.9662	10.2980%
8	28-Nov-14	1157.4100	7.1903%
9	27-Feb-15	1182.8033	9.5421%
10	27-May-15	1219.9238	12.9799%
<b>Interim Average Return</b>			<b>5.0624%</b>
11	27-Aug-15	1043.6844	-3.3421%
12	27-Nov-15	1039.8326	-3.6988%
13	29-Feb-16	989.1831	-8.3895%
14	27-May-16	1014.0856	-6.0833%
15	29-Aug-16	1054.7781	-2.3146%
16	28-Nov-16	1007.5666	-6.6870%
17	27-Feb-17	1073.1091	-0.6170%
18	30-May-17	1178.7787	9.1693%
19	28-Aug-17	1259.5992	16.6543%
20	27-Nov-17		
<b>Average Return</b>			

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

<b>Interim Equity Linked Amount</b>	50% x Max(0, Running Average Return(1)) x Foreign Currency Principal Amount x FX(t) FX(t) is the USD/MYR FX rate (number of MYR per unit of USD) on or around the Interim Equity Linked Amount Payment Date, as determined by the Calculation Agent.
<b>Interim Equity Linked Amount Payment Date</b>	3 Jun 2015, as adjusted in accordance with Following Business Day Convention.
<b>Final Equity Linked Amount</b>	50% x Max(0, Running Average Return(2)) x Foreign Currency Principal Amount x FX(T) FX(T) is the USD/MYR FX rate (number of MYR per unit of USD) on or around the Final Equity Linked Amount Payment Date, as determined by the Calculation Agent.
<b>Final Equity Linked Amount Payment Date</b>	5 Business Days after the final Valuation Date which is expected to fall on 4 Dec 2017. For the avoidance of doubt, such date will not be subject to any Postponement.
<b>Running Average Return (j)</b>	<p>The Running Average Return (j) will be calculated by the Calculation Agent in accordance with the following formula for the respective periods:</p> <p>i.) For the first period from the Averaging Date falling on 27 Feb 2013 till the Averaging Date falling on 27 May 2015, the Running Average Return (1) is equal to the arithmetic average of 10 Quarterly Returns (i).</p> $\text{Running Average Return}(1) = \frac{1}{10} \sum_{i=1}^{i=10} \text{Quarterly Return}(i)$ <p>ii.) For the second period from the Averaging Date falling on 27 Aug 2015 till the Averaging Date falling on 27 Nov 2017, the Running Average Return (2) is equal to the arithmetic average of 10 Quarterly Returns (i).</p> $\text{Running Average Return}(2) = \frac{1}{10} \sum_{i=1}^{i=20} \text{Quarterly Return}(i)$
<b>Quarterly Return (i)</b>	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: <b>(Reference Price<sub>(t)</sub> / Initial Reference Price) - 1</b>

### **Disclaimer**

*This report is produced by Standard Chartered Bank Malaysia (SCBM) for the purposes of reference, and is not the final result for the specific investment as at the date shown.*

*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.*

*Please refer to individual product Term Sheets and Product Highlight Sheet for relevant product risks and features. If you have any queries in relation to the structured investment updates, please visit us at our nearest representative office or contact your relationship manager. Information and opinions contained herein are published for recipients' reference only and is subject to change without prior notice.*

### **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.**