

STRUCTURED INVESTMENT PERFORMANCE UPDATE
5 Years ARC-I Index Structured Equity Linked Investment Series 4
Report as at: 19-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 Standard Chartered bank's Asia Risk Control (ARC) Investable Index (the "Index"). The interim and final equity linked interest amount on this investment is linked to the performance of USD against MYR.

Tranche ID	271212MYR EQ
Start Date	27-Dec-12
Maturity Date	27-Dec-17
Principal Protection	100% principal protected if held till maturity
Issuer	Standard Chartered Bank Malaysia Berhad (RAM Rating AAA)
Tenure	5 Years
Underlying	The Asia Risk Control Investable Index (Bloomberg: SCINARCN <Index>)
Initial Reference Price	USD 1135.7987 being the Index Level on the Strike Date
Trade Date	19-Dec-12

Underlying Pricing Performance

I	Average Date	Reference Price	Quarterly Returns
1	19-Mar-13	1146.4512	0.94%
2	19-Jun-13	1090.2156	-4.01%
3	19-Sep-13	1098.3517	-3.30%
4	19-Dec-13	1048.6414	-7.67%
5	19-Mar-14	1040.8914	-8.36%
6	19-Jun-14	1126.0033	-0.86%
7	19-Sep-14	1162.2172	2.33%
8	19-Dec-14	1159.3162	2.07%
9	19-Mar-15	1182.2968	4.09%
10	19-Jun-15	1173.0809	3.28%
Interim Average Return			-1.15%
11	21-Sep-15	1040.6776	-8.37%
12	21-Dec-15	1027.0198	-9.58%
13	21-Mar-16	1031.8409	-9.15%
14	20-Jun-16	1029.4554	-9.36%
15	19-Sep-16	1041.1763	-8.33%
16	19-Dec-16	1003.1142	-11.68%
17	20-Mar-17	1121.1907	-1.29%
18	19-Jun-17	1189.1263	4.70%
19	19-Sep-17	1272.5992	12.04%
20	19-Dec-17	1344.0621	18.34%
Final Return			-2.27%

Source: Bloomberg, as at 19-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

Interim Equity Linked Amount	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.
Interim Equity Linked Amount Payment Date	26 Jun 2015, as adjusted in accordance with Following Business Day Convention.
Final Equity Linked Amount	50% x Max(0, Running Average Return(2)) x Foreign Currency Principal Amount x *FX(T).
Final Equity Linked Amount Payment Date	5 Business Days after the final Valuation Date which is expected to fall on 27 Dec 2017. For the avoidance of doubt, such date will not be subject to any Postponement.
Running Average Return (j)	<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 19 Mar 2013 till the Averaging Date falling on 19 Jun 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 21 Sep 2015 till the Averaging Date falling on 19 Dec 2017, the Running Average Return (2) is equal to the arithmetic average of 10 Quarterly Returns (i).</p> $\text{Running Average Return}(2) = \frac{1}{10} \sum_{i=11}^{i=20} \text{Quarterly Return}(i)$
Quarterly Return (i)	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_{t(j)} / Initial Reference Price) - 1

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.

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