

STRUCTURED INVESTMENT PERFORMANCE UPDATE
5 Year MYR Structured Investment (With Fixed Interest Amounts) Linked To The
Vanguard FTSE Europe ETF Series 2
Report as at: 31-Dec-18

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 Vanguard FTSE Europe ETF (VGK 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	300315AMYR 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	Vanguard FTSE Europe ETF (Bloomberg Ticker: VGK UP Equity)
Initial Price	USD 55.39 (being the closing price of the Fund on the Trade Date)
Trade Date	25-Mar-15
Next Valuation Date	25-Jun-18
Last Valuation Date	25-Mar-20

Underlying Pricing Performance

Reference Price as at	31-Dec-18	48.62
------------------------------	------------------	--------------

I	Average Date	Reference Price	Quarterly Returns
1	25-Jun-15	57.03	2.9608%
2	25-Sep-15	49.07	-11.4100%
3	28-Dec-15	50.54	-8.7561%
4	28-Mar-16	47.80	-13.7028%
5	27-Jun-16	43.34	-21.7548%
6	26-Sep-16	48.36	-12.6918%
7	27-Dec-16	47.65	-13.9736%
8	27-Mar-17	51.59	-6.8604%
9	26-Jun-17	55.13	-0.4694%
10	25-Sep-17	57.76	4.2788%
11	26-Dec-17	58.78	6.1202%
12	26-Mar-18	58.07	4.8384%
13	25-Jun-18	55.96	1.0291%
14	25-Sep-18	57.43	3.6830%
15	26-Dec-18	48.16	-13.0529%
16	25-Mar-19		
17	25-Jun-19		
18	25-Sep-19		
19	26-Dec-19		
20	25-Mar-20		
Average Return			

Source: Bloomberg, as at

31-Dec-18

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	$1.50\% \times \text{Principal Amount}$										
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>31-Mar-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	31-Mar-16	2	30-Mar-17	3	29-Mar-18	4	28-Mar-19
j	Fixed Interest Payment Date										
1	31-Mar-16										
2	30-Mar-17										
3	29-Mar-18										
4	28-Mar-19										
Participation Rate (PR)	67.00%										
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 30 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 faith and in a commercially reasonable manner in accordance with the following formula: $(\text{Reference Price} / \text{Initial Price}) - 100\%$										

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.