

STRUCTURED INVESTMENT PERFORMANCE UPDATE
5 Years MYR ARC-I Index Structured Equity Linked Investment Series 12
Report as at: 29-Oct-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 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.

Tranche ID	311013MYR EQ
Start Date	31-Oct-13
Maturity Date	5-Nov-18
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 1090.4981 being the Index Level on the Strike Date
Trade Date	28-Oct-13
Next Valuation Date	30-Apr-18
Last Valuation Date	29-Oct-18

Underlying Pricing Performance

Reference Price as at	29-Oct-18	1187.5743
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I	Average Date	Reference Price	Quarterly Returns (i)
1	28-Jan-14	1016.979	-6.7418%
2	28-Apr-14	1073.3030	-1.5768%
3	28-Jul-14	1192.8783	9.3900%
4	28-Oct-14	1122.545	2.9387%
5	28-Jan-15	1180.713	8.2728%
6	28-Apr-15	1239.736	13.6900%
7	28-Jul-15	1119.701	2.6800%
8	28-Oct-15	1055.259	-3.2315%
9	28-Jan-16	980.3797	-10.0980%
10	28-Apr-16	1028.5230	-5.6832%
Interim Average Return			0.9640%
11	28-Jul-16	1052.2290	-3.5093%
12	28-Oct-16	1042.144	-4.4341%
13	30-Jan-17	1051.881	-3.5412%
14	28-Apr-17	1139.615	4.5041%
15	28-Jul-17	1245.1744	14.1840%
16	30-Oct-17	1302.7358	19.4625%
17	29-Jan-18	1490.9698	36.7237%
18	30-Apr-18	1382.804	26.8048%
19	30-Jul-18	1297.2072	18.9555%
20	29-Oct-18	1187.5743	8.9020%
Average Return			11.8052%

Source: Bloomberg, as at

29-Oct-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

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	6 May 2016, 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) 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.
Final Equity Linked Amount Payment Date	5 Business Days after the final Valuation Date which is expected to fall on 5 November 2018. 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 28 January 2014 till the Averaging Date falling on 28 April 2016, 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 28 July 2016 till the Averaging Date falling on 29 October 2018, the Running Average Return (2) is equal to the arithmetic average of 10 Quarterly Returns (i).</p> $\text{Running Average Return}(2) = \frac{1}{10} \sum_{i=1}^{i=20} \text{Quarterly Return}(i)$
Quarterly Return (i)	<p>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:</p> <p>(Reference Price_(i) / Initial Reference Price) - 1</p>

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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