

DIGITAL MEMORY FLOATING RATE NEGOTIABLE INSTRUMENTS OF DEPOSIT (DM5)



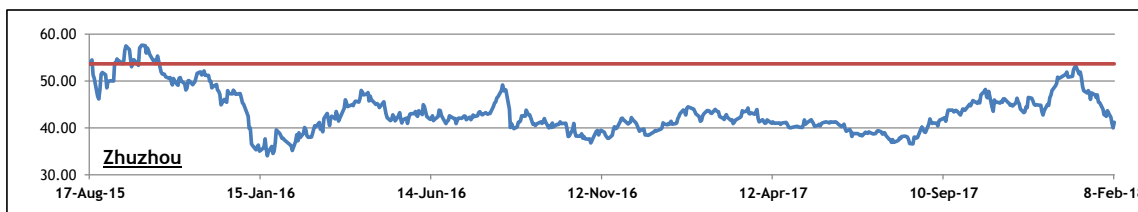
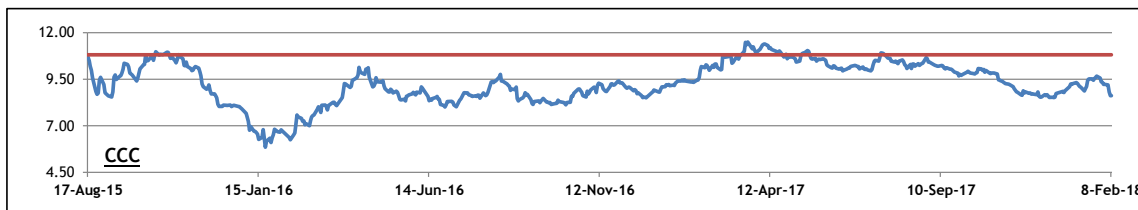
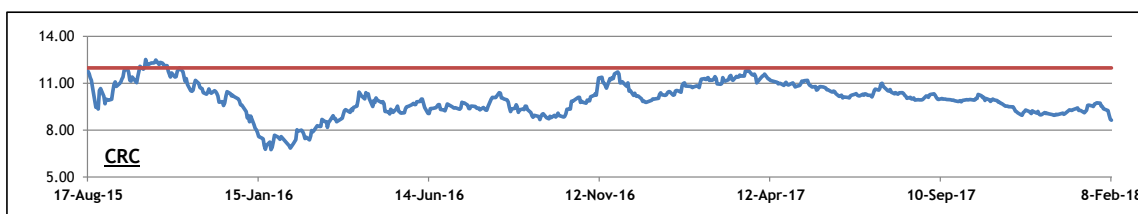
Valuation Date: 8-Feb-18
 Bid Price*: 99.54 *Indicative subject to revision without prior notice.
 Maturity Date: 21-Feb-18

DM5 is an investment product with a maturity of two and a half (2.5) years. The product offers full capital protection of the principal amount if the FRNID is held to maturity. The potential monthly coupon of 0.58333% is linked to the performance of three (3) equity shares as per stipulated by the Issuer. FRNID is NOT insured by Perbadanan Insurans Deposit Malaysia.

** from 16-Jan-18 till 8-Feb-18

k	Determination Period (k)	Highest Closing Price			Coupon Payment
		CRC	CCC	Zhuzhou	
1	17-Aug-15 - 14-Sep-15	11.76	10.68	54.70	No Coupon Payment
2	15-Sep-15 - 14-Oct-15	12.52	10.80	57.65	No Coupon Payment
3	15-Oct-15 - 16-Nov-15	12.48	10.98	55.35	7.00% p.a.
4	17-Nov-15 - 14-Dec-15	11.18	10.18	52.15	No Coupon Payment
5	15-Dec-15 - 14-Jan-16	10.46	8.11	48.05	No Coupon Payment
6	15-Jan-16 - 15-Feb-16	7.67	6.81	39.60	No Coupon Payment
7	16-Feb-16 - 14-Mar-16	8.69	8.11	43.10	No Coupon Payment
8	15-Mar-16 - 14-Apr-16	10.44	10.14	48.00	No Coupon Payment
9	15-Apr-16 - 16-May-16	10.40	10.12	47.55	No Coupon Payment
10	17-May-16 - 14-Jun-16	9.99	9.09	44.95	No Coupon Payment
11	15-Jun-16 - 14-Jul-16	9.78	8.68	43.80	No Coupon Payment
12	15-Jul-16 - 15-Aug-16	10.40	9.61	47.95	No Coupon Payment
13	16-Aug-16 - 14-Sep-16	10.36	9.76	49.15	No Coupon Payment
14	15-Sep-16 - 14-Oct-16	9.33	8.47	42.00	No Coupon Payment
15	17-Oct-16 - 14-Nov-16	11.38	9.29	40.95	No Coupon Payment
16	15-Nov-16 - 14-Dec-16	11.72	9.40	42.20	No Coupon Payment
17	15-Dec-16 - 16-Jan-17	10.46	9.22	41.40	No Coupon Payment
18	17-Jan-17 - 14-Feb-17	11.30	10.28	44.50	No Coupon Payment
19	15-Feb-17 - 14-Mar-17	11.50	10.80	43.95	No Coupon Payment
20	15-Mar-17 - 18-Apr-17	11.82	11.50	44.25	No Coupon Payment
21	19-Apr-17 - 15-May-17	11.18	11.04	41.70	No Coupon Payment
22	16-May-17 - 14-Jun-17	10.96	11.00	41.75	No Coupon Payment
23	15-Jun-17 - 14-Jul-17	10.62	10.52	39.80	No Coupon Payment
24	17-Jul-17 - 14-Aug-17	11.00	10.92	39.15	No Coupon Payment
25	15-Aug-17 - 14-Sep-17	10.32	10.66	43.80	No Coupon Payment
26	15-Sep-17 - 16-Oct-17	10.28	10.12	47.80	No Coupon Payment
27	17-Oct-17 - 14-Nov-17	10.10	10.02	48.20	No Coupon Payment
28	15-Nov-17 - 14-Dec-17	9.29	8.90	47.05	No Coupon Payment
29	15-Dec-17 - 15-Jan-18	9.42	9.32	53.20	No Coupon Payment
30	16-Jan-18 - 14-Feb-18	9.75 **	9.67 **	47.95 **	To be determined

Share	China Railway Construction Corp Ltd (CRC)	China Communication Construction Co Ltd (CCC)	Zhuzhou CSR Electric Co Ltd (Zhuzhou)
BBG Code	1186 HK Equity	1800 HK Equity	3898 HK Equity
Exchange	Hong Kong	Hong Kong	Hong Kong
Currency	HKD	HKD	HKD
Initial Price	11.98	10.81	53.67



As at 8th February 2018, the thirtieth (30th) monthly coupon of 0.5833% has not been secured. None of the three shares have closed above its initial closing prices. The monthly coupon will be paid at the end of the determination period only if all 3 shares have closed at or above its initial price.

WARNING: THIS PRODUCT IS PRINCIPAL GUARANTEED BY THE ISSUING BANK UPON MATURITY ONLY. IF THE PRODUCT IS REDEEMED OR SOLD PRIOR TO MATURITY. THE CUSTOMER MAY LOSE PART OF THE INITIAL DEPOSIT AMOUNT. THE RETURNS ON THIS PRODUCT ARE UNCERTAIN AND THE CUSTOMER RISKS EARNING NO RETURNS AT ALL. THE CUSTOMER IS REMINDED THAT THIS PRODUCT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.