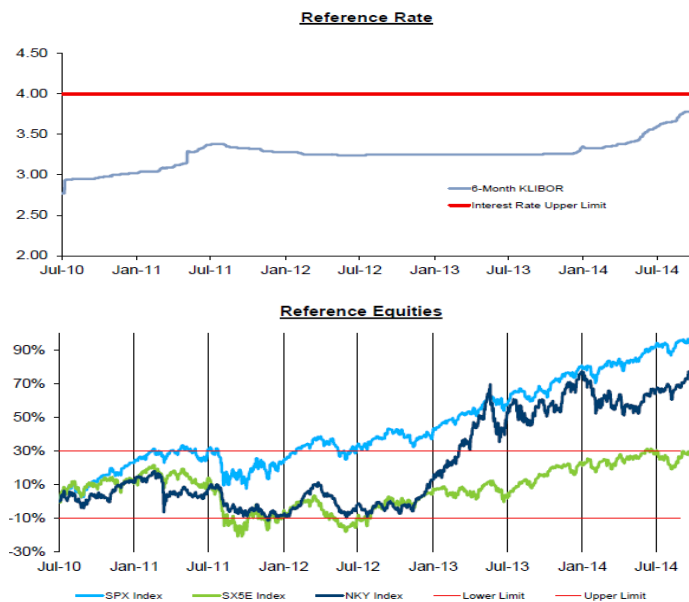


Reference Index Performance Chart



Performance Table

| Performance To Date | | | | |
|---------------------|-------------|-------------|------------------------------------|----------------------------|
| Reference | Lower Limit | Upper Limit | % Days in Range for Current Period | Maximum Coupon Rate (p.a.) |
| Interest Rate | 0.00% | 4.00% | 100.00% | 2.60% |
| Equities | -10.00% | 30.00% | 0.00% (as at 31 August 2014) | 3.00% |

| Reference Assets | Index Level at Issue Date (2 Jul 10) | Index Level as at (30 September 2014) | Gain/Loss |
|-----------------------|--------------------------------------|---------------------------------------|-----------|
| 6 Month KLIBOR | 2.77 | 3.79 | 36.82% |
| S&P 500 | 1,022.58 | 1,972.29 | 92.87% |
| Nikkei 225 | 9,203.71 | 16,173.52 | 75.73% |
| Euro Stoxx 50 (Price) | 2,522.36 | 3,225.93 | 27.89% |

- The 8th semi-annual coupon payment of 1.2608% was paid out on 3rd July 2014 as the Interest Rate Range Accrual Coupon was within range for all schedule trading days and the Equity Range Accrual Coupon had 0 out of 116 scheduled trading days none of the schedule trading days on which all indices are within the lower and upper strike level. The next semi-annual coupon payment is due on the 6th January 2015.

Investment Performance Summary

Nikkei 255

- On 25 September 2014, Nikkei 225 achieved 16,374.14 points, after consistently advancing over the month to the highest since November 2007. Weakening Yen which flirts with the 110 Yen to the USD level for the first time since 2008 formed the main catalyst for such surge. Strong Dollar / weaker Yen fueled investors' optimism on Japan's exports. However, Tokyo-based Nomura Holdings opines that Nikkei 225 is technically overheating, with investors likely to be on the sideline, come the turn on another year, with much focus placed on foreign investors who have banked on Abenomics since 2013, which attributed much to the 50% increase in the Nikkei 225 average.
- The surge of to the index monthly high was led by Inpex Corp. which rose by 4.90%, benefiting from the rise in WTI to one-week high, while the US suppliers for WTI fall. Denso Corp. advanced by 4.30%, coinciding with Barclays's lifting its' price target to 5,400 from 5,000 Yen, attributing from Denso's cost cutting measures. Minebea Co. Ltd. emerged as another advancer by achieving a full year operating profit of 17B Yen, beating estimates of 12.9B Yen.

Investment Performance Summary

Malaysian Interest Rates

- According to CIMB Research, Bank Negara Malaysia (BNM) has maintained a positive, but cautious tone on the country's growth outlook. Given the strong growth of 6.30% achieved in 1H14 and robust outlook ahead, CIMB Research lifted its' full-year GDP estimate to 6.00% (vs. 5.50% previously) for 2014, consistent with the expectation that export growth would moderate further after a strong performance in 1H14. BNM kept OPR on hold at 3.25%, after a 0.25% hike in July's MPC Meeting, with emphasis placed on ensuring stability of private consumption. Thus, CIMB Research opines that if the data continues to soften and ground sentiment signals that private consumption is likely to pull back further, then the odds would favour a prolonged hold into 2015.

Standard & Poor's 500

- After crossing the 2,000 mark for the first time in August 2014, S&P 500 headed to a first monthly decline of 2.0% since March this year settling at 1,964.82 on month-end. The Oil and Gas sector suffered with Exxon Mobil Corp. and Chevron Corp. are among the top laggards in September 2014 with a 5.44% and 7.83% decline, respectively. Apple Inc., as the largest members (by market capitalization) also recorded a 1.61% decline, despite a record sales for the latest iPhone 6 and iPhone 6 Plus launched in mid-September 2014.
- As Fed stimulus winds down, investors remained cautious as the index fell 17% and 22% when QE1 and QE2 ended, respectively. The strengthening dollar further adds to the concern about the performance of Multinational Corporations (MNCs) during third quarter of 2014. While the Federal Open Market Committee (FOMC) timing and pace for rate hikes are up for debate, investors may be struggling for direction, though September 2014 payroll figures provide late boost to US stocks in general. Unemployment rate of 5.90% marks the lowest level since summer 2008, and this could provide long term fundamental support to the positive momentum of US economy.

Euro Stoxx 50

- On 4 September 2014, European stocks rose 1.80% to their highest point at 3,277.25 for the month as ECB cut all 3 key interest rates, unexpectedly, with Euro dropped below 1.30 to the USD mark for the first time since July 2013. The gains of the index were led by financial firms as Intesa Sanpaolo SpA, UniCredit SpA and Societe Generale SA gained 5.58%, 5.09% and 4.15% on the same day, respectively. Despite strong opposition from Germany's powerful central bank, Mario Draghi led the charge to ramp up stimulus effort as a response to worrying developments with regards to stagnant growth and weakening inflation within the Eurozone.
- Trading on 29 September 2014 ended 1% lower with investors reassessed the health of the regions' economy and central bank stimulus policy on the back of a diminished consumer sentiment to 99.9 (from 100.6 in August), lowest since November 2013. Volatility of Stoxx 50 Index advanced 6.8% to 18.8%, highest within the month as the pro-democratic protests in Hong Kong and decline in bank shares weighs in. Banco Santander SA, Banco Bilbao Vizcaya Argentaria SA and Volkswagen AG are amongst the heavyweights leading the decline of the index with 2.58%, 2.0% and 1.71%, respectively. (Source: BNM website & Bloomberg)

FUND DESCRIPTION

This is a Floating Rate Negotiable Instrument of Deposit (FRNID) with maturity of 5 years from the Issue Date. The principal amount is only guaranteed if the Investment is held to maturity.

Disclaimer:

The benchmark performance is not a guide to future performances which may differ. The performance of the fund is not guaranteed. The value of the fund will fluctuate and may fall below the amount of premiums paid and the fund value depends on the actual performance on the underlying investment.