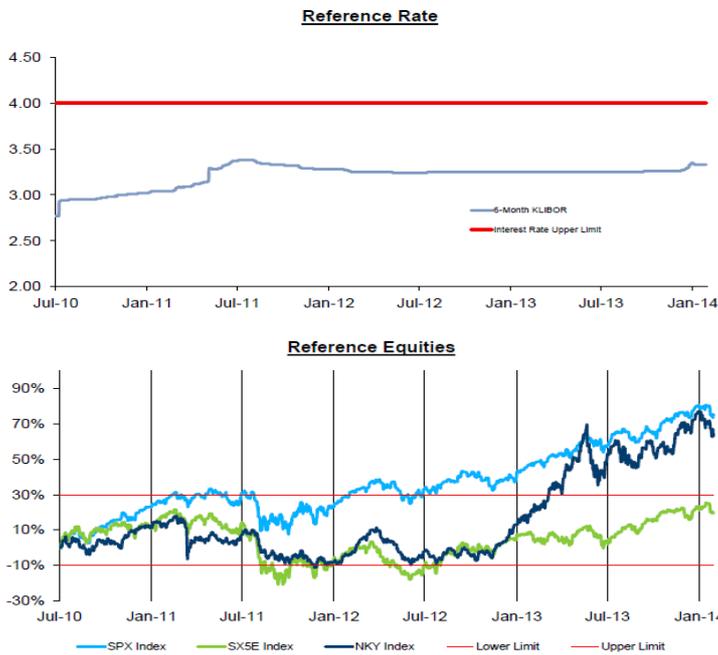


Reference Index Performance Chart



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 30 January 2014)	2.50%

Reference Assets	Index Level at Issue Date (2 Jul 10)	Index Level as at (30 January 2014)	Gain/Loss
6 Month KLIBOR	2.77	3.33	20.22%
S&P 500	1,022.58	1,794.19	75.46%
Nikkei 225	9,203.71	15,007.06	63.05%
Euro Stoxx 50	2,522.36	3,027.30	20.02%

- The 7th semi-annual coupon payment of 1.3392% was paid out on 3rd July 2013 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 118 scheduled trading days where all indices were within the lower and upper strike level. The next semi-annual coupon payment is due on the 3rd July 2014.

Investment Performance Summary

Nikkei 255

- On 20 January 2014, Japanese shares fell, extending last week's decline, as Nintendo Co. tumbled after forecasting a surprise loss and the Yen strengthened. Nintendo plunged 11% on revising its full-year forecast to a 25 billion Yen (\$240 million) loss from a 55 billion yen profit because of weak demand for the Wii U video-game console. Hosiden Corp., an electronic-parts maker that gets 63% of revenue from Nintendo, tumbled 5.7%. Canon Inc., the world's biggest camera maker, lost 0.70% as the Yen gained 0.30% versus the dollar. Ajinomoto Co. jumped 4.30% after Mizuho Financial Group Inc. raised its price target on the foodmaker.
- On 28 January 2014, Japanese stocks rose slightly, after its steepest slide since August 2014, as the Yen extended declines against the U.S. currency. Kawasaki Heavy Industries Ltd. climbed 3.50% as JPMorgan Chase & Co. advised buying shares of the maker of industrial-machinery equipment. Daikin Industries Ltd., an air-conditioner manufacturer that counts China as its biggest overseas market, rose 2.70% after tumbling 3.70%. Hitachi Chemical Co. tumbled 3.10% after trimming its full-year profit target by 6.10% to 23 billion yen (\$224 million).

Investment Performance Summary

Malaysian Interest Rates

- Bank Negara Malaysia (BNM) kept its overnight policy rate (OPR) at 3% again, for the 16th straight meeting since Jul 2011. It sees further improvements in the global economy amid Fed-tapering headwinds in emerging markets.
- BNM's biggest challenge is to convince markets that a change in its monetary policy is warranted, if economic conditions hold steady and domestic demand remains strong, fanning risks of demand-pull inflation along with cost-pushed inflation. Core inflation crept up to 1.90% in December 2013 from 1.70% in November 2013 and 1% in August 2013. The monetary policy statement indicated that BNM will remain focused on ensuring medium-term price stability. CIMB Research maintains their end-2014 OPR target of 3.00-3.25%.

Standard & Poor's 500

- On 21 January 2014, most U.S. stocks rose as optimism about global economic growth was overshadowed by disappointing results from Johnson & Johnson (J&J) and Verizon Communications Inc. J&J declined 1.10%, the most in a month, after its earnings forecast trailed analysts' estimates. Verizon slipped 1.30% as subscriber growth slowed from a record. Dow Chemical Co. rallied 6.60% after Daniel Loeb's hedge fund Third Point LLC took a stake.
- In end January 2014, U.S. stocks rebounded, trimming the worst January 2014 loss in four years, as earnings beat estimates at companies from Facebook Inc. to PulteGroup Inc. and consumer spending picked up. The U.S. economy expanded at a 3.20% pace in the fourth quarter as Americans' spending climbed the most in three years, laying the ground for further improvement in 2014.

Euro Stoxx 50

- On 15 January 2014, European stocks rose, with the benchmark Stoxx Europe 600 Index reaching a six-year high, after the World Bank raised its global growth forecast. Burberry Group Plc gained 4.60% after the U.K.'s largest luxury-goods maker reported quarterly revenue that topped analysts' estimates. Peugeot SA and Daimler AG gained as a gauge of European carmakers posted the best performance of 19 industry groups in the Stoxx 600. Chr. Hansen A/S declined 4.80% after it said net income missed projections.
- At the end of January 2014, European stocks rose, paring this month's losses, as companies from Givaudan SA to Hennes & Mauritz AB reported earnings. Givaudan jumped 6.30% after posting full-year net income that beat analyst estimates. Roche Holding AG climbed 4.30% after forecasting that profit will increase faster amid rising sales. Diageo Plc, the world's biggest distiller, lost 4.70% after the world's biggest distiller reported sales growth that missed analysts' estimates. H&M dropped 3.60%.

(Source: BNM website & Bloomberg)

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.