

Main Features of Capital Instrument

Prepared in accordance with MAS Notice 637: Annex 11D



OCBC Malaysia 6.75% Innovative Tier 1 Capital Securities

1. Issuer	OCBC Bank (Malaysia) Berhad
2. Unique identifier (ISIN)	MYBPZ0900079
3. Governing law(s) of instrument	Malaysia
<i>Regulatory treatment</i>	
4. Transitional Basel III rules	Additional Tier 1
5. Post-transitional Basel III rules	Ineligible
6. Eligible at Solo / Group / Solo and Group	Group
7. Instrument type	Capital securities
8. Amount recognised in regulatory capital (As of the most recent reporting date)	S\$60 million
9. Par value of instrument	MYR400 million
10. Accounting classification	Liabilities - amortised cost
11. Original date of issuance	17 Apr 2009
12. Perpetual or dated	Perpetual ¹
13. Original maturity date	No maturity ¹
14. Issuer call subject to prior supervisory approval	Yes
15. Optional call date, contingent call dates and redemption amount	First call date: 17 Apr 2019 (at par) Tax call (at par) Regulatory call (at par)
16. Subsequent call dates, if applicable	17 Apr and 17 Oct of each year after the first call date
<i>Coupons / dividends</i>	
17. Fixed or floating dividend / coupon	Fixed to floating
18. Coupon rate and any related index	6.75% p.a. up to 17 Apr 2019, and 6M KLIBOR plus 3.32% p.a. thereafter
19. Existence of a dividend stopper	Yes
20. Fully discretionary, partially discretionary or mandatory	Fully discretionary
21. Existence of step up or other incentive to redeem	Yes
22. Noncumulative or cumulative	Cumulative ²
23. Convertible or non-convertible	Nonconvertible
24. If convertible, conversion trigger(s)	NA
25. If convertible, fully or partially	NA
26. If convertible, conversion rate	NA
27. If convertible, mandatory or optional conversion	NA
28. If convertible, specify instrument type convertible into	NA
29. If convertible, specify issuer of instrument it converts into	NA
30. Write-down feature	No
31. If write-down, write-down trigger(s)	NA
32. If write-down, full or partial	NA
33. If write-down, permanent or temporary	NA
34. If temporary write-down, description of write-up mechanism	NA
35. Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 capital instruments of OCBC Malaysia
36. Non-compliant transitioned features	Yes
37. If yes, specify non-compliant features	Has no loss absorbency when CET1 CAR falls to 7% or below, and at the point of non-viability Has a step-up

¹ Redemption of the capital securities after 30 years from the issue date, if still outstanding then, is subject to regulatory approval being obtained and may only be made from the proceeds of a fresh issuance of preference shares.

² Payment of any deferred coupon amount is subject to regulatory approval being obtained and may only be made from the proceeds of a fresh issuance of preference shares. In addition, payment of any deferred coupon amount in excess of the specified limit is subject to regulatory approval.