

Main Features of Capital Instrument

Prepared in accordance with MAS Notice 637: Annex 11D



OCBC Ordinary Shares

1.	Issuer	Oversea-Chinese Banking Corporation Limited
2.	Unique identifier (ISIN)	SG1S04926220
3.	Governing law(s) of instrument	Singapore
	<i>Regulatory treatment</i>	
4.	Transitional Basel III rules	Common Equity Tier 1
5.	Post-transitional Basel III rules	Common Equity Tier 1
6.	Eligible at Solo / Group / Solo and Group	Solo and Group
7.	Instrument type	Ordinary shares
8.	Amount recognised in regulatory capital (As of the most recent reporting date)	S\$14,153 million
9.	Par value of instrument	NA
10.	Accounting classification	Shareholders' equity
11.	Original date of issuance	NA
12.	Perpetual or dated	Perpetual
13.	Original maturity date	No maturity
14.	Issuer call subject to prior supervisory approval	No
15.	Optional call date, contingent call dates and redemption amount	NA
16.	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	
17.	Fixed or floating dividend / coupon	NA
18.	Coupon rate and any related index	NA
19.	Existence of a dividend stopper	NA
20.	Fully discretionary, partially discretionary or mandatory	NA
21.	Existence of step up or other incentive to redeem	NA
22.	Noncumulative or cumulative	NA
23.	Convertible or non-convertible	NA
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)	Additional Tier 1 capital instruments of OCBC Bank
36.	Non-compliant transitioned features	No
37.	If yes, specify non-compliant features	NA