

## Main Features of Tier 2 Capital Instruments



	OCBC Malaysia 4.0% Subordinated Bonds due 2022 Callable in 2017	OCBC Malaysia 3.65% Subordinated Bonds due 2025 Callable in 2020	OCBC Malaysia 5.4% Islamic Subordinated due 2021 Callable with Step-up in 2016
1. Issuer	OCBC Bank (Malaysia) Berhad	OCBC Bank (Malaysia) Berhad	OCBC Bank (Malaysia) Berhad
2. Unique identifier (ISIN)	MYBDN1200158	N/A	MYBFS0600022
3. Governing law(s) of instrument	Malaysia	Malaysia	Malaysia
4. <i>Regulatory treatment</i> Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5. Post-transitional Basel III rules	Ineligible	Tier 2	Ineligible
6. Eligible at Solo / Group / Solo and Group	Solo and Group	Solo and Group	Solo and Group
7. Instrument type	Subordinated debt	Subordinated debt	Subordinated debt
8. Amount recognised in regulatory capital (As of the most recent reporting date)	MYR600 million	MYR558 million	MYR200 million
9. Par value of instrument	MYR600 million	USD130 million	MYR200 million
10. Accounting classification	Liabilities - amortised cost	Liabilities - amortised cost	Liabilities - amortised cost
11. Original date of issuance	15 Aug 2012	4 Nov 2015	24 Nov 2006
12. Perpetual or dated	Dated	Dated	Dated
13. Original maturity date	15 Aug 2022	4 Nov 2025	24 Nov 2021
14. Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15. Optional call date, contingent call dates and redemption amount	First call date: 15 Aug 2017 (at par)	First call date: 4 Nov 2020 (at par)	First call date: 24 Nov 2016 (at par)
16. Subsequent call dates, if applicable	Regulatory call (at par) 15 Feb and 15 Aug of each year after the first call date	Regulatory call (at par) 4 May and 4 Nov of each year after the first call date	24 May and 24 Nov of each year after the first call date
17. <i>Coupons / dividends</i> Fixed or floating dividend / coupon	Fixed	Fixed	Fixed to fixed
18. Coupon rate and any related index	4.0% p.a.	3.65% p.a.	5.4% p.a. up to 24 Nov 2016, and 6.4% p.a. thereafter
19. Existence of a dividend stopper	NA	No	No
20. Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Partially discretionary
21. Existence of step up or other incentive to redeem	No	No	Yes
22. Noncumulative or cumulative	NA	Cumulative	Cumulative
23. Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24. If convertible, conversion trigger(s)	NA	NA	NA
25. If convertible, fully or partially	NA	NA	NA
26. If convertible, conversion rate	NA	NA	NA
27. If convertible, mandatory or optional conversion	NA	NA	NA
28. If convertible, specify instrument type convertible into	NA	NA	NA
29. If convertible, specify issuer of instrument it converts into	NA	NA	NA
30. Write-down feature	No	Yes	No
31. If write-down, write-down trigger(s)	NA	Point of non-viability at the discretion of the Regulator	NA
32. If write-down, full or partial	NA	May be written down fully or partially	NA
33. If write-down, permanent or temporary	NA	Permanent	NA
34. If temporary write-down, description of write-up mechanism	NA	NA	NA
35. Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated and unsecured obligations of OCBC Malaysia	Unsubordinated and unsecured obligations of OCBC Malaysia	Unsubordinated and unsecured obligations of OCBC Malaysia
36. Non-compliant transitioned features	Yes	No	Yes
37. If yes, specify non-compliant features	Has no loss absorbency at the point of non-viability	NA	Has no loss absorbency at the point of non-viability Has a step-up