

Main Features of Tier 2 Capital Instruments



OCBC Al-Amin 4.80% Subordinated Sukuk Murabahah due 2026 Callable 2021

1.	Issuer	OCBC Al-Amin Bank Berhad
2.	Unique identifier (ISIN)	N/A
3.	Governing law(s) of instrument	Malaysia
<i>Regulatory treatment</i>		
4.	Transitional Basel III rules	Tier 2
5.	Post-transitional Basel III rules	Tier 2
6.	Eligible at Solo / Group / Solo and Group	Solo
7.	Instrument type	Subordinated Sukuk
8.	Amount recognised in regulatory capital (As of the most recent reporting date)	MYR200 million
9.	Par value of instrument	MYR200 million
10.	Accounting classification	Liabilities - amortised cost
11.	Original date of issuance	24 Nov 2016
12.	Perpetual or dated	Dated
13.	Original maturity date	24 Nov 2026
14.	Issuer call subject to prior supervisory approval	Yes
15.	Optional call date, contingent call dates and redemption amount	First call date: 24 Nov 2021 (at par)
16.	Subsequent call dates, if applicable	24 May and 24 Nov of each year after the first call date
<i>Coupons / dividends</i>		
17.	Fixed or floating dividend / coupon	Fixed
18.	Coupon rate and any related index	4.80%
19.	Existence of a dividend stopper	No
20.	Fully discretionary, partially discretionary or mandatory	Mandatory
21.	Existence of step up or other incentive to redeem	No
22.	Noncumulative or cumulative	NA
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	Yes
31.	If write-down, write-down trigger(s)	Point of non-viability at the discretion of the Regulator
32.	If write-down, full or partial	May be written down fully or partially
33.	If write-down, permanent or temporary	Permanent
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)	The Subordinated Sukuk Murabahah shall constitute direct and unsecured obligations of the Issuer, subordinated in right and priority of payment (in respect of principal and profit), to depositors and general creditors of the issuer, to the extent and in the manner provided for in the terms and conditions governing the Subordinated Sukuk Murabahah, ranking pari passu among themselves.
36.	Non-compliant transitioned features	No
37.	If yes, specify non-compliant features	NA