

Main Features of Tier 2 Capital Instruments



		OCBC Al-Amin 5.45% Islamic Subordinated due 2021 Callable with Step-up in 2016
1.	Issuer	OCBC Al-Amin Bank Berhad
2.	Unique identifier (ISIN)	MYBDQ081337
3.	Governing law(s) of instrument	Malaysia
<i>Regulatory treatment</i>		
4.	Transitional Basel III rules	Tier 2
5.	Post-transitional Basel III rules	Ineligible
6.	Eligible at Solo / Group / Solo and Group	Solo and Group
7.	Instrument type	Subordinated debt
8.	Amount recognised in regulatory capital (As of the most recent reporting date)	MYR140 million
9.	Par value of instrument	MYR200 million
10.	Accounting classification	Liabilities - amortised cost
11.	Original date of issuance	24 Nov 2008
12.	Perpetual or dated	Dated
13.	Original maturity date	24 Nov 2021
14.	Issuer call subject to prior supervisory approval	Yes
15.	Optional call date, contingent call dates and redemption amount	First call date: 24 Nov 2016 (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 to fixed
18.	Coupon rate and any related index	5.45% p.a. up to 24 Nov 2016, and 6.45% p.a. thereafter
19.	Existence of a dividend stopper	No
20.	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21.	Existence of step up or other incentive to redeem	Yes
22.	Noncumulative or cumulative	Cumulative
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)	Unsubordinated and unsecured obligations of OCBC Al-Amin
36.	Non-compliant transitioned features	Yes
37.	If yes, specify non-compliant features	Has no loss absorbency at the point of non-viability Has a step-up