



Main Features of Capital Instruments

Maybank Singapore Limited

Incorporated in Singapore

Company Registration Number: 201804195C

The following disclosures are made pursuant to the requirements of MAS Notice 637 Annex 11C.

Key features of regulatory capital instruments			
1	Issuer	Maybank Singapore Limited	Maybank Singapore Limited
2	Unique identifier (ISIN)	NA	SGXZ59839472
3	Governing law(s) of the instrument	Singapore	Singapore
4	Transitional Basel III rules	Common Equity Tier 1	Tier 2
5	Post-transitional Basel III rules	Common Equity Tier 1	Tier 2
6	Eligible at solo/ group/ group & solo	Group and Solo	Group and Solo
7	Instrument type	Ordinary Shares	T2 Subordinated Notes
8	Amount recognised in regulatory capital	S\$2,000 million	S\$500 million
9	Par value of instrument	NA	S\$500 million
10	Accounting classification	Shareholder's Equity	Liability – amortised cost
11	Original date of issuance	05 November 2018	26 March 2025
12	Perpetual or dated	Perpetual	Dated
13	Original maturity date	No maturity	26 March 2035
14	Issuer call subject to prior supervisory approval	No	Yes
15	Optional call date	NA	26 March 2030
	Contingent call dates		Tax Event or Regulatory Capital Event
	Redemption amount		Principal amount together with accrued but unpaid interest
16	Subsequent call dates, if applicable	NA	NA
	Coupons / dividends		
17	Fixed or floating dividend/coupon	NA	Fixed
18	Coupon rate and any related index	NA	3.59% p.a., subject to reset if call option is not exercised in accordance with the Subscription Agreement.
19	Existence of a dividend stopper	NA	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory
21	Existence of step up or other incentive to redeem	NA	No
22	Non-cumulative or cumulative	NA	NA
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA	NA
25	If convertible, fully or partially	NA	NA
26	If convertible, conversion rate	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA
30	Write-down feature	No	Yes

Key features of regulatory capital instruments

31	If write-down, write-down trigger(s)	NA	A "Trigger Event" is defined as the earlier of (a) MAS notifying the Bank in writing that it is of the opinion that a write-off or conversion is necessary, without which the Bank would become non-viable; and (b) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by MAS
32	If write-down, full or partial	NA	Full or partial
33	If write-down, permanent or temporary	NA	Permanent
34	If temporary write-down, description of write-up mechanism	NA	NA
35	Type of subordination		Contractual
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Represents the most subordinated claim upon occurrence of liquidation of the Bank	Unsubordinated Creditors
37	Non-compliant transitioned features	No	No
38	If yes, specify non-compliant features	NA	NA