

## 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.

Issuer   Maybank Singapore   Limited   Limited   Limited	Key fe	atures of regulatory capital instruments		
3   Governing law(s) of the instrument   Singapore   Singapore	1	Issuer		
Transitional Basel III rules Common Equity Tier 1 Fier 2 Fost-transitional Basel III rules Common Equity Tier 1 Eligible at solo/ group/ group & solo Group and Solo Group and Solo Financial Type Ordinary Shares T2 Subordinated Notes Amount recognised in regulatory capital \$\$2,000 million \$\$500 million Per value of instrument NA \$\$500 million \$\$\$500 m	2	Unique identifier (ISIN)	NA	SGXZ59839472
Transitional Basel III rules Common Equity Tier 1 Fier 2 Fost-transitional Basel III rules Common Equity Tier 1 Eligible at solo/ group/ group & solo Group and Solo Group and Solo Financial Type Ordinary Shares T2 Subordinated Notes Amount recognised in regulatory capital \$\$2,000 million \$\$500 million Per value of instrument NA \$\$500 million \$\$\$500 m	3	Governing law(s) of the instrument	Singapore	Singapore
Post-transitional Basel III rules   Common Equity Tier 1   Tier 2	4			<del> </del>
Eligible at solo/ group/ group & solo   Group and Solo   Instrument type   Ordinary Shares   T2 Subordinated Notes	5	Post-transitional Basel III rules		Tier 2
7 Instrument type	6	Eligible at solo/ group/ group & solo		Group and Solo
8 Amount recognised in regulatory capital \$\$2,000 million \$\$500 million 10 Accounting classification \$\$100 Accounting classification \$\$100 Accounting classification \$\$100 Original date of issuance \$\$100 Original date of issuance \$\$100 Original maturity date \$\$100 Original call date \$\$100 Original call dates \$\$100	7		Ordinary Shares	· · · · · · · · · · · · · · · · · · ·
9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date 16 Contingent call dates 17 Pincipal amount 18 Coupons / dividends 19 Existence of a dividend stopper 19 Existence of step up or other incentive to redeem 20 Non-cumulative or cumulative not experisory or mandatory 21 Efformer or convertible non-convertible (convertible, specify instrument type convertible, specify instrument type convertible, specify issuer of instrument it converts into convertis into convert	8	Amount recognised in regulatory capital		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     16   Contingent call dates   NA   26 March 2030     17   Redemption amount   Principal amount together with accrued but unpoid interest     16   Subsequent call dates, if applicable   NA   NA     17   Fixed or floating dividend/coupon   NA   Fixed     18   Coupon rate and any related index   NA   No     19   Existence of a dividend stopper   NA   No     19   Existence of a dividend stopper   NA   No     19   Existence of step up or other incentive to redeem   NA   NA     20   Mandatory   NA   NA     21   Convertible or non-convertible   Na   Na   Na   Na   Na   Na   Na   N	9	<u> </u>	·	S\$500 million
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     16 Contingent call dates   Tax Event or Regulatory Capital Event     16 Principal amount   Principal amount together with accrued but unpaid interest     16 Subsequent call dates, if applicable   NA   NA     17 Fixed or floating dividends     18 Coupons / dividends   NA   Fixed     19 Existence of a dividend stopper   NA   No     19 Existence of a dividend stopper   NA   No     19 Existence of a dividend stopper   NA   No     19 Existence of step up or other incentive to redeem   NA   Na     20 Non-cumulative or cumulative   NA   NA     21 Existence of step up or other incentive to redeem   NA   NA     22 Non-cumulative or cumulative   NA   NA   NA     23 Convertible on non-convertible   Non-convertible   Non-convertible     24 If convertible, conversion trigger (s)   NA   NA   NA     25 If convertible, conversion rate   NA   NA   NA     26 If convertible, pacify instrument type   Convertible, specify issuer of instrument it     29 If convertible, specify issuer of instrument it   Convertible, specify issuer of instrument it     29 If convertible, conversion instrument it   Convertible, specify issuer of instrument it     29 If convertible, specify issuer of instrument it				
Perpetual or dated   Perpetual   Dated	11		i	<del>'</del>
13   Original maturity date   No maturity   26 March 2035     14   Issuer call subject to prior supervisory approval   No   Yes     26 March 2030     7   Yes   Optional call date   NA   26 March 2030     Contingent call dates   Tax Event or Regulatory Capital Event     Fincipal amount   Together with accrued but unpaid interest     16   Subsequent call dates, if applicable   NA   NA     Coupons / dividends   NA   Fixed     17   Fixed or floating dividend/coupon   NA   Fixed     18   Coupon rate and any related index   NA   NA     19   Existence of a dividend stopper   NA   No     19   Existence of a dividend stopper   NA   No     20   Fully discretionary, partially discretionary or mandatory     21   Existence of step up or other incentive to redeem   NA   NA     22   Non-cumulative or cumulative   NA   NA   NA     23   Convertible or non-convertible   Non-convertible   Non-convertible   Non-convertible     24   If convertible, conversion trigger (s)   NA   NA   NA     25   If convertible, mandatory or optional conversion   NA   NA   NA     27   If convertible, mandatory or optional conversion   NA   NA   NA     28   If convertible, specify instrument type convertible, specify instrument type convertible, specify issuer of instrument it convertis into   NA   NA   NA     29   If convertible, specify issuer of instrument it convertis into   NA   NA   NA     29   If convertible, specify issuer of instrument it convertis into   NA   NA   NA      29   If convertible, specify issuer of instrument it convertis into   NA   NA   NA     29   If convertible, specify issuer of instrument it   NA   NA   NA     29   If convertible, specify issuer of instrument it   NA   NA   NA     20   If convertible, specify issuer of instrument it   NA   NA   NA     20   If convertible, specify issuer of instrument it   NA   NA   NA     20   If convertible   NA   NA   NA   NA     21   If convertible   Specify issuer of instrument it   NA   NA   NA     22   If convertible   NA   NA   NA   NA   NA     23   If convertible   NA   NA   NA	12		Perpetual	Dated
Issuer call subject to prior supervisory approval   No   Yes	13		·	26 March 2035
Optional call date  Contingent call dates  Contingent call dates  Contingent call dates  Contingent call dates  Redemption amount  Redemption amount  Coupons / dividends  Tix Event or Regulatory Capital Event  Principal amount together with accrued but unpaid interest  NA  NA  NA  Coupons / dividends  Redemption amount  Coupons / dividends  Redemption amount  Coupons / dividends  Redemption amount  NA  NA  NA  Fixed  3.59% p.a., subject to reset if call option is not exercised in accordance with the Subscription Agreement.  NA  NO  Pully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  NA  NO  NO  NO  NO  Telly discretionary Mandatory  Mandatory  Pully discretionary Mondatory  If convertible or non-convertible  Non-convertible  Non-convertible  Non-convertible, fully or partially  NA  NA  NA  NA  NA  NA  NA  NA  NA  N				
Contingent call dates  Contingent call dates  Contingent call dates  Redemption amount  Redemption amount  Redemption amount  Redemption amount  Redemption amount  Subsequent call dates, if applicable  NA  Coupons / dividends  Redemption dates  Redemption amount  NA  NA  NA  Coupons / dividends  Redemption amount  NA  Fixed  Subsequent call dates, if applicable  NA  Redemption amount  NA  NA  Fixed  Subsequent call dates, if applicable  NA  NA  Fixed  Subsequent call option is not exercised in accordance with the Subscription Agreement.  NA  NO  Fully discretionary, partially discretionary or mandatory  Pully discretionary  Pully discretionary  Mandatory  Pully discretionary  Mandatory  Pully discretionary  Mandatory  Mandatory  Pully discretionary  Mandatory  No  Ro  Ro  Convertible or componentible  Non-convertible  Non-convertible  Non-convertible  Non-convertible  Non-convertible, conversion trigger (s)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N	14		No	Yes
Contingent call actes  Redemption amount Redempt		Optional call date	NA	26 March 2030
Redemption amount  Redemption amount  Redemption amount  Redemption amount  Redemption amount  Redemption amount  Subsequent call dates, if applicable  NA  Coupons / dividends  Redemption of floating dividend/coupon  NA  Fixed  3.59% p.a., subject to reset if call option is not exercised in accordance with the Subscription Agreement.  Redemption amount  Redemption amount  NA  Fixed  3.59% p.a., subject to reset if call option is not exercised in accordance with the Subscription Agreement.  Redemption is not exercised in accordance with the Subscription Agreement.  Principal amount together with accrued but unpaid interest  NA  Fixed  3.59% p.a., subject to reset if call option is not exercised in accordance with the Subscription Agreement.  Principal amount together with accrued but unpaid interest  NA  NA  NO  Pully discretionary  Mandatory  Mandatory  Fully discretionary  Mandatory  Mandatory  Principal amount together with accrued but unpaid interest  NA  NO  NO  Existence of a dividend stopper  NA  NA  NA  NA  NA  NA  NA  NA  NA  N		Contingent call dates		Tax Event or Regulatory
Redemption amount Redemption Red	15	Contingent call dates		Capital Event
But unpaid interest		Redemption amount		· '
Subsequent call dates, if applicable				
Coupons / dividends  17 Fixed or floating dividend/coupon  NA Fixed  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  Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  NA No  Existence of step up or other incentive to redeem  NA NA NA  Convertible or non-convertible  NA NA NA  Si f convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible, specify issuer of instrument it convertible.				·
Fixed or floating dividend/coupon  RA  Fixed  3.59% p.a., subject to reset if call option is not exercised in accordance with the Subscription Agreement.  Pully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  RA  RO  Existence of step up or other incentive to redeem  NA  RO  Convertible or non-convertible  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, pandatory or optional convertible into  RA  RA  RA  RA  RA  RA  RA  RA  RA  R	16		NA	NA
Coupon rate and any related index  NA  Resercised in accordance with the Subscription Agreement.  Pully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  NA  NO  NO  Pully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  NA  NO  NO  Convertible or non-convertible  Non-convertible  Non-convertible  NA  NA  NA  NA  NA  NA  NA  NA  NA  N				
Coupon rate and any related index  NA  Reset if call option is not exercised in accordance with the Subscription Agreement.  Existence of a dividend stopper  NA  NO  Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  NA  NO  NO  NO  Convertible or non-convertible  NA  NA  NA  NA  NA  NA  NA  NA  NA  N	17	Fixed or floating dividend/coupon	NA NA	
Coupon rate and any related index  NA  exercised in accordance with the Subscription Agreement.  Pully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  NA  NO  NO  Pully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  NA  NO  NO  Convertible or non-convertible  Non-con		Coupon rate and any related index		
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 NA  23 Convertible or non-convertible Non-convertible Non-convertible  24 If convertible, conversion trigger (s) NA NA  25 If convertible, conversion rate NA NA  26 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into  28 If convertible, specify issuer of instrument it converts into	10		NA	·
Agreement.  19 Existence of a dividend stopper NA No  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step up or other incentive to redeem NA NA  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  28 If convertible, specify instrument type convertible, specify issuer of instrument it converts into	10			
Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  Non-cumulative or cumulative  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into				
Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  NA  NO  NA  NA  NA  NA  NA  NA  NA  NA	19	Existence of a dividend stopper	NΔ	
mandatory  Existence of step up or other incentive to redeem  NA  NO  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, conversion rate  If convertible, mandatory or optional convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into		• • • • • • • • • • • • • • • • • • • •		
21 Existence of step up or other incentive to redeem  22 Non-cumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion trigger (s)  25 If convertible, fully or partially  26 If convertible, conversion rate  27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible, specify issuer of instrument it converts into	20	, , , , , , , , , , , , , , , , , , , ,	Fully discretionary	Mandatory
redeem  NA  NO  NA  NA  NA  NA  NA  NA  NA  NA	01	,		
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 29 If convertible, specify issuer of instrument it converts into	21		NA NA	No
24 If convertible, conversion trigger (s)  25 If convertible, fully or partially  26 If convertible, conversion rate  NA  NA  27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible into  29 If convertible, specify issuer of instrument it converts into	22	Non-cumulative or cumulative	NA	NA
25 If convertible, fully or partially  26 If convertible, conversion rate  NA  NA  NA  27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible into  29 If convertible, specify issuer of instrument it converts into	23	Convertible or non-convertible	Non-convertible	Non-convertible
26 If convertible, conversion rate NA NA  27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible into  29 If convertible, specify issuer of instrument it converts into	24	If convertible, conversion trigger (s)	NA	NA
27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible into  29 If convertible, specify issuer of instrument it converts into	25	If convertible, fully or partially	NA	NA
27 conversion  28 If convertible, specify instrument type convertible into  29 If convertible, specify issuer of instrument it converts into	26	If convertible, conversion rate	NA	NA NA
convertible into  If convertible, specify issuer of instrument it converts into  NA  NA  NA  NA  NA  NA  NA  NA  NA  N	27		NA	NA
converts into	28		NA	NA
30 Write-down feature No Yes	29		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			