

| Characteristic | Instrument | | |
|-----------------------------|--------------------------------------------|------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|
| | MYOR Interest Rate Swap | SOFR-MYOR Cross-currency Swap | MYOR-KLIBOR Basis Swap |
| Currency | MYR | USD/MYR | MYR |
| Effective Date | 0 Business Days from Trade Date | 2 Business Days from Trade Date | 0 Business Days from Trade Date |
| ISDA Floating Rate Option | MYR-MYOR-OIS Compound | USD-SOFR-OIS Compound (for USD leg) MYR-MYOR-OIS Compound (for MYR leg) | MYR-KLIBOR-BNM (3 month maturity) MYR-MYOR-OIS Compound |
| Reset Period | Quarterly on Float, Quarterly on Fixed | Quarterly on both legs | Quarterly on both legs |
| Day Count Convention | Act/365 for both legs | Act/360 (for USD leg) Act/365 (for MYR leg) | Act/365 for both legs |
| Rate Fixing | In arrear (Compounded MYOR rate) | In arrear (Compounded SOFR Rate) In arrear (Compounded MYOR Rate) | In advance (KLIBOR) In arrear (Compounded MYOR Rate) |
| 1st O/N Index Fixing | 0 Business Day preceding Reset Date (MYOR) | 0 Business Day preceding Reset Date (SOFR) 0 Business Day preceding Reset Date (MYOR) | Not Applicable (KLIBOR) 0 Business Day preceding Reset Date (MYOR) |
| Payment Delay | Two Business Days (for MYOR leg) | - | 0 Business Days (for KLIBOR leg) Two Business Days (for MYOR leg) |
| Interest Payment Delay | - | Two Business Days (for USD leg) Two Business Days (for MYR leg) | - |
| Principal Payment Delay | - | 0 Business Days (for USD leg) 0 Business Days (for MYR leg) | - |
| Business Day for Fixing | Kuala Lumpur Business Days | US Government Securities Business Days (USD leg) Kuala Lumpur Business Days (MYR leg) | Kuala Lumpur Business Days |
| Business Day for Settlement | Kuala Lumpur Business Days | New York & Kuala Lumpur Business Days | Kuala Lumpur Business Days |

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